


EMPOWERED WORLDWIDE



Helping you thrive in an
ever-changing world
May 2023

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This brochure details each country where we have our own Howden office(s) or where we partner with a local independent broker. It is ordered on a regional basis.

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SOMEONE TO RELY ON **WORLDWIDE**

25,000+

Insurance professionals on your side

100+

Territories worldwide



A MESSAGE FROM OUR CEO

We're Howden – international insurance and reinsurance brokers, risk consultants and employee benefits advisors, placing \$30bn of client premiums into global insurance markets.

Our long-term outlook sets us apart, and has been a constant for over 25 years. Be it in trusting our people to deliver the attention to detail of a specialist broker, to every single one of our clients. In listening to our clients to figure out their specific needs, or cultivating partnerships that last and improve our collective best. We've built a unique business of real scale and experience, and deliver the insurance solutions you need in the way that you want.

Howden One, and the trusted partner brokers of our network, is crucial to this, expanding our reach to over 100 countries. Like-minded, independent experts, we all have the same goal and mission. Connecting to a seamless global broking network, with access to international insurance hubs in Miami, Bermuda, London, Luxembourg, Dubai, Singapore and our Howden and partner territories beyond, Howden will always create the most efficient, shortest route to market and solution. Technology plays an increasingly important role in every aspect of the design and delivery of our products and services, and our in-house insurtech teams ensures that our delivery adds new levels of insight and utility for clients.

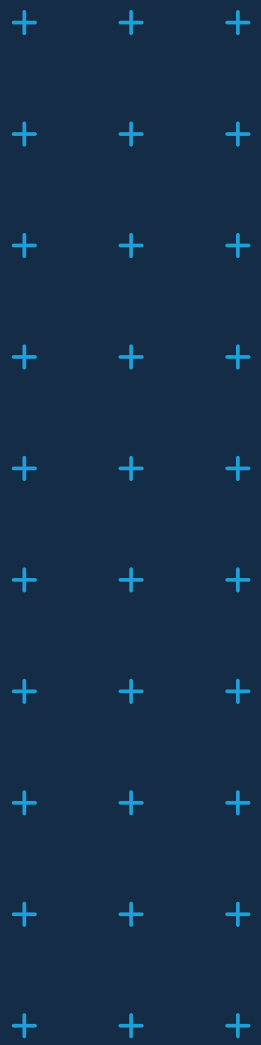
We look forward to showing you more of the Howden world and introducing our best teams to you.

'Our commitment to entrepreneurship has attracted some of the best talent in the market. It means we will always deploy the best team to meet our clients' needs wherever in the world they may be.'



José Manuel González
CEO, Howden Broking Group

ASIA



- Howden territories
- Howden One partner territories
- Howden Specialty and Howden Reinsurance hubs



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Praveen Vashishta
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Howden countries in Asia

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OUR **PARTNERS** IN ASIA

Regional coordinators



Alfred Sham

Asia

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Ankur Sahai

Indian subcontinent

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We have **8** Howden One partners in Asia Pacific, located in the countries below:

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Vung Vieng floating fishing village and
rock island, Halong Bay, Vietnam

Cambodia

International Network Partner

Company name

AEGIS Co., Ltd

www.aegisrs.com



Market position

One of the leading broking groups in the South East Asia region

Offices

Supported by an experienced team in Vietnam



Au Quang Hien

CEO

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P&C Coordinator



Tran Van Luat

COO

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EB Coordinator



Nguyen Hai Van

International Coordinator Team

nguyenhaivan@aegisrs.com

Summary

AEGIS has vast experience in managing global insurance programmes via an experienced and qualified international business servicing team based in Vietnam and Myanmar. We have been managing and providing important local servicing for our clients' insurance programmes to protect their valuable investments whilst ensuring compliance within the South East Asia region including Cambodia.

Products

BBB, Cargo, Cyber, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Political Violence, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

Industries serviced

Agriculture, Banking, Education, Employee Benefits, Entertainment & Media, Financial Services, Hospitality, Marine & Aviation, Medical/Healthcare, NGOs & Charity, Oil & Gas, Renewable Energy, Retail, F&B, Telecommunications, Transportation & Logistics.

China

International Network Partner

Company name

Jiang Tai Insurance Brokers Co., Ltd

www.jiangtai.com



江泰保险经纪股份有限公司
Jiang Tai Insurance Brokers Co., Ltd.

Market position

Largest non-life insurance broker in China

Offices

Headquartered in Beijing (147 branches covering all provinces, and major autonomous regions and cities in China)



Yun Deng

Vice President

Secretary-General, Jiang Tai International Associates

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P&C Coordinator



Damon Zhao

Senior Account Manager

Secretariat, Jiang Tai International Associates

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EB Coordinator



Jessica Wang

Associated General Manager

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Summary

Headquartered in Beijing, Jiang Tai has served more than 100,000 corporate clients, among which over 10,000 are large and medium-sized enterprises, including the Industrial and Commercial Bank of China and Shanghai Volkswagen Automotive Company. We provide first-rate services to clients in Risk Survey, Risk Assessment, Risk Control, Insurance Arrangement, Reinsurance Placement and Claims Handling. Our major insurance projects include the South-to-North Water Diversion, the construction of the Beijing-Shanghai High Speed Railway and the launching of the FY-3D Meteorological Satellite, demonstrating high professional expertise and technical competence in the industry.

Products

Including but not limited to Employee Benefits, Energy, Financial Lines, Liability, Life, Property & Casualty, Reinsurance.

Industries serviced

Aerospace & Aviation, Agricultural, Education, Energy, Engineering, Financial, Industrial & Manufacturing, IT, Medical & Health, Railway, Retail & Consumer, Tourism, Transportation & Logistics, etc.

China

International Network Partner

Company name

Shanghai Ximco Insurance Brokers Ltd

www.ximco.com



Market position

A leading broker serving multinational corporate customers in China

Offices

Shanghai

Country Coordinator



Tienmann 'T.C.' Chau
COO/International Coordinator
tchau@ximco.com

Summary

Ximco Corporation is a client-oriented and risk management focused insurance brokerage headquartered in Shanghai. Founded in 1996, Ximco has been at the forefront of risk management and insurance services in China during the period of the development of the insurance intermediary sector, and even before insurance regulators began granting licenses for agents and brokers. As a result, our clients benefit from the market-leading risk transfer solutions, tailored coverage according to client needs and local conditions, and the highest standards of professional service.

Our firm's professional and client focused approach leads the industry in China. It is no coincidence that Ximco is a prime choice among multi-national corporations venturing into China. Our firm is committed to our clients' needs, helping them navigate the unfamiliar terrain.

Products

We provide solutions utilising all types of Insurance for Corporate Risk Management and Employee Benefits. This includes, but not limited to:

Property Loss, Legal Liability, Worker's Compensation Solutions, Management Risk (Directors and Officers Liability), Group Insurance Lines for EB Programmes.

Industries serviced

We are able to provide solutions across a range of industries and sectors, with a special focus on Manufacturing, Life Sciences, and Technology.

Hong Kong

Company name

Howden Insurance Brokers
(HK) Limited
IPG Howden

www.howdenhk.com
www.ipghowden.com

Market position

One of the leading international, independent
brokers in Hong Kong

Offices

Hong Kong



Mark Johnson
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mark.johnson@howdengroup.com



Benjamin Cheng
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P&C Coordinator



George Lee
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george.lee@howdengroup.com

EB Coordinator



Steven Luk
Executive Director
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Summary

A leading retail broker with significant Property & Casualty
and Employee Benefits portfolios, and a leading High Net
Worth Life insurance broker (IPG Howden).

Products

A&H, Construction, D&O, EB, General Corporate
& Commercial, General Liability, Marine, Media &
Entertainment, Motor, Product Liability, Professional
Indemnity, Property & Real Estate, Sports &
Entertainment, Surety, Trade Credit, Universal Life.

Industries serviced

Construction, Consumer Retail, Education, Environmental
Services, Facilities Management, Financial Institutions,
Food & Beverage, Healthcare, Hospitality, Logistics,
Manufacturing, Media & Entertainment, Public Sector,
Real Estate, Professional Services, Sports & Events,
Telecommunications, Tourism, Transportation.

India

Company name

Howden Insurance Brokers
India Private Limited

www.howdenindia.in

Market position

Top 10 broker in the Indian market
Top 5 MNC broker

Offices

Mumbai
New Delhi
Pune
Bengaluru
Chennai
Hyderabad
Kolkata



Praveen Vashishta

CEO, Howden India

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P&C Coordinator



Ankur Sahai

Indian subcontinent

ankur.sahai@howdenindia.com

EB Coordinator



Nitin Jain

**Executive Vice President,
Employee Benefits**

nitin.jain@howdenindia.com

Summary

An expert Liability and Employee Benefits broker, with specialist solutions for the Construction, Property, Marine, Infrastructure, Oil & Energy and Aviation sectors.

Products

A&H, Commercial Crime, Construction, Cyber Liability, D&O, EB, Financial Institutions, General Corporate & Commercial, General Liability, K&R, Marine, Media & Entertainment, Motor, Offshore Energy, Personal Lines, Product Liability, Professional Indemnity, Property & Real Estate, Warranty & Indemnity.

Industries serviced

Automotive, Aviation & Aerospace, Communications, Construction, Consumer Retail, Energy & Power, Food & Beverages, Infrastructure, IT & ITES, Life Sciences, Manufacturing, Media & Technology, Pharmaceuticals, Professional Services, Telecoms, Travel.

Indonesia

Company name

PT Howden Insurance Brokers Indonesia

www.howdenindonesia.com

Market position

Top four international broker in Indonesia

Offices

Jakarta



Willy Ignatius

**President & CEO,
Howden Indonesia**

willy.ignatius@id.howdengroup.com

P&C Coordinator



Firman Amersyah

Senior Vice President

firman.amersyah@id.howdengroup.com

EB Coordinator



Erick Silalahi

**Vice President,
Employee Benefits, Life,
Accidents and Health**

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Summary

A leading retail broker with creative solutions. A pioneer in providing web-based online tools for our clients. Expertise in Employee Benefits and Commercial Lines, as well as Property, Financial Lines, and Marine.

Products

A&H, Affinity, Bankers Blanket Bond, Construction, Cyber, D&O, EB, Financial Institutions, General Corporate & Commercial, General Liability, Heavy Equipment/Contractor's Plant & Machinery Insurance, Life, Manufacturing, Marine, Media & Entertainment, Motor, Offshore Energy, Oil & Energy, Onshore Energy, Personal Lines, Pharmaceuticals, Product Liability, Professional Indemnity, Property & Real Estate, Restaurant Chains, Retail Chain Store, Surety, Structured Trade Credit, Terminal Operator Liability Insurance, Trade Credit & Bonds.

Industries serviced

Chemical, Consumer Retail, Construction, Contractor Services, Energy & Power, Financial Institutions, Hotel & Resort, Manufacturing, Marine, Media & Technology, Oil & Gas, Pharmaceutical, Real Estate.

Japan

International Network Partner

Company name

Marubeni Safenet Co. Ltd

www.m-inc.co.jp/english



Market position

In-house insurance agency of the Marubeni Group, the fifth-largest international trading company in Japan

Offices

Tokyo
Osaka
Nagoya
Fukuoka
Sapporo
Asahikawa



Minoru Kasahara

**General Manager,
Business Planning**

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P&C Coordinator



Akemi Noguchi

Assistant Manager

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Summary

Marubeni Safenet is an FSA (Financial Services Agency) licensed insurance agency in Japan, and since its initiation in 1968, has been providing insurance services for companies in the Marubeni Corporation, the fifth largest conglomerate in Japan. Through this experience and expertise, Marubeni Safenet has expanded its business to non-Marubeni clients, working with leading insurance companies. We have experience in large scale projects in various industries as well as the retail business due to the vast scope of clients.

Products

We cover all lines of insurance with particular strength in Trade Credit, D&O, PDBI, Cyber, and Employee Benefits, as well as Corporate Life Insurance.

Industries serviced

Construction, Energy & Power, Food, Hospitals, Manufacturing, Real Estate, Retailers, Telecom.

Japan

International Network Partner

Company name

Cornes & Co., Ltd

www.cornes.co.jp

CORNES

Market position

A top three international broker in Japan serving multinational clients

Offices

Tokyo

Country Coordinator



Simon Wallington
Managing Director

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Summary

The company was originally founded in Yokohama in 1861 by an Englishman, Frederick Cornes, to trade in silk and tea. Cornes has been involved in insurance since 1864 in Japan and operating as an insurance agent since 1990.

Cornes is one of the top three 'international' insurance agencies/brokers in Japan, handling multinational clients, providing insurance advice to over 700 corporate (mainly foreign companies) clients operating in Japan.

With bi-lingual capabilities, the Cornes team has a wealth of specialised knowledge and experience in offering General Insurance, Group Employee Benefits and other specialised insurances to corporate clients.

Products

Automobile, Contractor's All Risks, Credit, Crime, Cyber, Directors & Officers Liability, Employee Benefits, Employers' Liability, Erection All Risks, General Liability, Inland Transit, Marine Cargo, Property and Business Interruption, Terrorism.

Industries serviced

Apparel/Clothing, Auto Distributors, Automotive, Chemicals, Consumer Goods, Food & Beverages, Imports, Industrial Manufacturing/Supplies, IT, Real Estate, Renewables, Retail, Technology, Trading.

Laos

International Network Partner

Company name

AEGIS Co., Ltd

www.aegisrs.com



Market position

One of the leading broking groups in the South East Asia region

Offices

Supported by an experienced team in Vietnam



Au Quang Hien

CEO

auquanghien@aegisrs.com

P&C Coordinator



Tran Van Luat

COO

tranvanluat@aegisrs.com

EB Coordinator



Nguyen Hai Van

Account Manager

nguyenhaivan@aegisrs.com

Summary

AEGIS has vast experience in managing global insurance programs via an experienced and qualified international business servicing team based in Vietnam and Myanmar. We have been managing and providing important local servicing for our clients' insurance programs to protect their valuable investments whilst ensuring compliance within the South East Asia region including Laos.

Products

BBB, Cargo, Cyber, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Political Violence, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

Industries serviced

Agriculture, Banking, Education, Employee Benefits, Entertainment & Media, Financial Services, Hospitality, Marine & Aviation, Medical/Healthcare, NGOs & Charity, Oil & Gas, Renewable Energy, Retail, F&B, Telecommunications, Transportation & Logistics.

Malaysia

Company name

Howden Insurance Brokers Sdn. Bhd.
& associated entities

www.howdenmalaysia.com

Market position

Second largest multinational broker in Malaysia

Offices

Kuala Lumpur
Johor Bahru



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Country Manager, Howden Malaysia
eddy.hon@my.howdengroup.com



Ismam Shahrin Bin Ismail

CEO, Malene Takaful Brokers
ismam.ismail@my.howdengroup.com

P&C Coordinator



Chua Kian Meng

**Business Development
and Special Projects**
kianmeng.chua@my.howdengroup.com

EB Coordinator



Qarimah Hasnah Ayub

Senior Manager, Employee Benefits
qarimah.ayub@my.howdengroup.com

Summary

Howden Malaysia comprises four entities:

- Howden Insurance Brokers Sdn. Bhd. is a specialist Financial, Commercial, Employee Benefits and Specialist Lines broker.
- Howden Takaful Brokers Sdn. Bhd. is a takaful expert and specialises in the Power & Energy, Oil & Gas, Transportation and Ports sectors.
- Howden (L) Ltd. is a Labuan treaty and facultative reinsurance specialist.
- Howden PCC (L) Bhd. is a Labuan rent-a-captive facility

Products

Conventional and Islamic products which consist of: A&H, Affinity, Alternative Risk Transfer, Risk Management & Consultancy, Captive Solutions, Commercial Crime, Construction, Contingency, Cyber Liability, D&O, Employee Benefits, Equine, Fine Art & Specie, General Corporate & Commercial, General Liability, High Net Worth (Private Wealth), Kidnap & Ransom, Marine Hull & Cargo, Media, Motor, Offshore & Onshore Energy, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Structured Credit, Surety, Trade Credit & Bonds, Warranty & Indemnity.

Industries serviced

Agriculture, Automotive, Communications, Construction, Consumer Retail, Financial Institutions, Food, Healthcare, Jewellers, Hospitality & Leisure, Manufacturing, Marine & Energy, Media & Technology, Oil & Gas, Power & Utilities, Professional Services, Public Sector, Real Estate, Telecommunications, Transportation & Ports.

Myanmar

International Network Partner

Company name

AEGIS Co., Ltd

www.aegisrs.com



Market position

One of the leading broking groups in the South East Asia region

Offices

Yangon



Au Quang Hien

CEO

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P&C Coordinator



Tran Van Luat

COO

tranvanluat@aegisrs.com

EB Coordinator



Nguyen Hai Van

Account Manager

nguyenhaivan@aegisrs.com

Summary

In 2015, AEGIS expanded its reach into Myanmar with the official opening of our resident representative office in Yangon. AEGIS has vast experience in managing global insurance programs via an experienced and qualified international business servicing team based in Vietnam and Myanmar. We have been managing and providing important local servicing for our clients' insurance programs to protect their valuable investments whilst ensuring compliance within the South East Asia region.

Products

BBB, Cyber, Cargo, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction, Life & Pension, Marine, Political Violence, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

Industries serviced

Agriculture, Banking, Education, Employee Benefits, Entertainment & Media, Financial Services, Hospitality, Marine & Aviation, Medical/Healthcare, NGOs & Charity, Oil & Gas, Renewable Energy, Retail, F&B, Telecommunications, Transportation & Logistics.

Philippines

Company name

Howden Insurance & Reinsurance Brokers (Phil.), Inc.

www.howdenphilippines.com

Market position

Fifth largest multinational broker

Offices

Manila, Cebu



Raul Tan

**President and CEO,
Howden Philippines**

rbtan@ph.howdengroup.com

P&C Coordinator

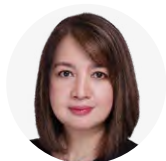


Jonette Cabaneros

**Vice President, Corporate Risk
Specialty**

jfcabaneros@ph.howdengroup.com

EB Coordinator



Joy M. Buencamino

**Senior Vice President,
Head of Business Development
for Employee Benefits**

mjbuencamino@ph.howdengroup.com

Summary

A leading insurance broker with risk management capabilities, providing Non-Life insurance, Employee Benefits and Reinsurance products across a wide spectrum of industries.

Products

A&H, Chemicals, Commercial Crime, Construction, Cyber Liability, Directors & Officers, Employee Benefits, Energy, Financial Lines, Food & Beverage, General Corporate & Commercial, General Liability, K&R, Life, Marine, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Surety, Textiles and other insurance products.

Industries serviced

BPOs, Construction, Consumer Retail, Energy & Power, Financial Institutions, Manufacturing and Pharmaceutical.

Singapore

Company name

Howden Insurance Brokers (S.) Pte Limited
IPG Howden

www.howdensingapore.com
www.ipghowden.com

Market position

Leading broker and one of the top three
Employee benefits brokers in Singapore

Offices

Central Singapore



Jenny Lim
CEO Howden Singapore
jenny.lim@howdengroup.com

P&C Coordinator



Gerard Lee
Executive Director
gerard.lee@howdengroup.com

EB Coordinator



Sarah Wong
Senior Director, Employee Benefits
sarah.wong@howdengroup.com

Summary

A leading retail broker servicing clients across all industries, with specialist expertise in Employee Benefits, M&A insurance, Marine & Energy, Cyber, Medical Malpractice, Trade Credit, Jewellers' Block and Universal Life insurance (IPG Howden).

Products

A&H, Commercial Crime, Construction, Cyber Liability, D&O, EB, Financial Institutions, General Corporate & Commercial, General Liability, Jewellers' Block, K&R, Life, Marine & Energy, Medical Malpractice, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Surety, Structured Credit, Trade Credit & Bonds, Universal Life, Warranty & Indemnity.

Industries serviced

Aviation & Aerospace, Communications, Construction, Consumer Retail, Financial Institutions, Food, Jewellers, Manufacturing, Media & Technology, Medical Practitioners, Public Sector, Real Estate, Professional Services, Educational Institutes, Hospitality.

South Korea

Company name

Howden Korea Co. Ltd

Market position

One of the leading brokers in South Korea

Offices

Seoul



Yeonha Chung
Managing Director,
Howden Korea

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Country Coordinator



Page Ahn
Team Manager,
Howden Korea

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Summary

Howden Korea provides a full range of insurance coverages for a variety of clients, including well-known multinational corporations, recognizable global power plants and petrochemical plants. Howden Korea has an excellent reputation locally, with well-organised servicing of complex property, energy, liability, construction, marine and aviation & space risks. The team can also advise on employee benefits coverage, which successfully serves clients with satisfactory consultancy and solutions.

Products

Commercial Crime, Construction, Cyber Liability, D&O, Employee Benefits, EW, Financial Institutions, Fine Art & Specie, General Corporate & Commercial, General Liability, KRE, Marine, Media & Entertainment, Motor, Offshore Energy, Onshore Energy, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, RVI, Sports & Entertainment and Warranty & Indemnity.

Industries serviced

Agriculture, Automotive, Chemical, Communications, Media & Technology, Construction, Energy & Power, Financial Institutions, Food, Hospitality & Leisure, Life Sciences, Manufacturing, Marine, Mining, Public Sector, Consumer Retail, Professional Services, Sports & Events, and Transportation.

Sri Lanka

International Network Partner

Company name

George Steuart Insurance Brokers (Pvt) Ltd

www.gsinsurance.lk



George Steuart
INSURANCE BROKERS

Market position

The 7th leading broker in Sri Lanka

Offices

Colombo
Kandy
Katunayake

Country Coordinator



Joachim Caspersz
Managing Director
joey@gsinsurance.lk

Summary

The company has been involved as intermediaries in insurance in Sri Lanka for well over 150 years. It therefore ranks amongst the oldest insurance intermediaries operating in the region.

A wholly owned subsidiary, George Steuart Insurance Brokers (Pvt) Ltd., (GSIB) functions as an independent insurance broker with access to all registered insurers in Sri Lanka. GSIB has access to a network of global insurers and underwriters alike.

We specialise in managing insurance portfolios and offering advice on risk transfer mechanisms to corporate clients in Sri Lanka, within a framework of prudent risk management and technical knowledge. We also offer a variety of products and services as solutions to risks faced by individuals (Personal Lines).

Products

Property, Construction, D&O, General Liability, Product Liability, Marine, Motor, Personal Lines, Employee Benefits.

Industries serviced

Banking and Financial Institutions, Food and drink, Hospitality, Manufacturing, Marine, Professional Services, Real Estate, Airline services, Construction, Energy & Power, Apparel.

Taiwan

International Network Partner

Company name

Alexander Leed Risk Services, Inc.

www.leed.com.tw

AlexanderLeed

Market position

The largest non-life local broker in Taiwan

Offices

Taipei

We hold a unique position in Taiwan, for all enquiries please contact Ivory Fan of Howden Taiwan in the first instance. From here, the Howden team will either assist with your enquiry or pass to the experienced team at Alexander Leed.

P&C Coordinator



Ivory Fan

Vice President, Howden Taiwan

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Echo Chen

Vice President

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EB Coordinator



Lily Huang

Executive Vice President

lily_huang@leed.com.tw

Summary

Alexander Leed is dedicated to risk services with a focus in specialized business domains such as Casualty, Financial Lines, Product Recall, Clinic Trial and Green Energy risks. Quality service commitment by unparalleled team members with plentiful experiences in handling complicated and transnational risks, Alexander Leed has been recognised as the most professional insurance broker in Taiwan.

Products

Aviation, Clinical Trials, Commercial Property & Casualty, Employee Benefits, Financial Lines, Green Energy, Product Recall, Trade Credit.

Industries serviced

Aerospace, Auto Parts, Electronic & Technology, Green Energy, Science Industries, Textile, Trading & Distribution.

Thailand

Company name

Howden Maxi Insurance Broker Co, Ltd.

www.howdenmaxi.com

Market position

Top 10 broker in Thailand

Offices

Bangkok
Phuket



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CEO, Howden Maxi

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P&C Coordinator



Pitchaya Khoomwongdee

**Senior Manager,
Business Development -
Specialty Team**

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EB Coordinator



Piyarat Lertviwattanapong

Head of Employee Benefits

piyaratl@howdenmaxi.com

Summary

Howden has been present in Thailand since 2011. In 2019, Howden Insurance Brokers (Thailand) Ltd. and Maxi Insurance Broker Co., Ltd. joined together to form Howden Maxi Insurance Broker Co. Ltd. (Howden Maxi). Howden Maxi provides the full range of direct insurance and reinsurance services both within Thailand, and internationally, to both commercial and consumer markets. Their key specialisms are in Motor, Property & Casualty, Transportation, Jewellers' Block, Financial Lines, Employee Benefits and Reinsurance.

Products

A&H, Construction, EB, Fine Art & Specie, General Liability, Jewellers' Block, Motor, Onshore Energy, Personal Lines, Property, Real Estate, Terrorism.

Industries serviced

Agriculture, Chemical, Construction, Education, Energy & Power, Entertainment, Jewellery & Fine Arts, Healthcare, Hotel, Manufacturing, Mining, Real Estate, Retail, Service and Transportation.

Vietnam

International Network Partner

Company name

AEGIS Co., Ltd

www.aegisrs.com



Market position

Fourth in Vietnam

Offices

Saigon

P&C Coordinator



Au Quang Hien

CEO

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Tran Van Luat

COO

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EB Coordinator



Ho Ngoc Thanh Huy

Manager

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Summary

AEGIS is the leading independent insurance intermediary focusing on providing total service solutions on risk and insurance management in Vietnam. Our management team has a combined experience of over 65 years in the domestic and international insurance and reinsurance markets. Formed in 2002 in Saigon, Vietnam, we have now grown to become the largest independent and one of the leading insurance consultancy firms in the country. In 2015, AEGIS expanded its reach internationally with the objective of providing support and liaison activities for our clients and on behalf of our partners around the world. Since 2020, AEGIS has established a new broking firm, AEGIS Insurance Brokers Co., Ltd., providing a full spectrum of risk management and insurance services in the country.

Products

BBB, Cargo, Cyber, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Political Violence, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

Industries serviced

Agriculture, Banking, Education, Employee Benefits, Entertainment & Media, Financial Services, Hospitality, Marine & Aviation, Medical/Healthcare, NGOs & Charity, Oil & Gas, Renewable Energy, Retail, F&B, Telecommunications, Transportation & Logistics.

PACIFIC REGION



- Howden territories
- Howden One partner territories
- Howden Specialty and Howden Reinsurance hubs



Matt Bacon
CEO, Howden Pacific
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Sonia Caamaño
CEO, International Growth Markets
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Howden countries in the Pacific Region:

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OUR **PARTNERS** IN THE PACIFIC REGION

Regional coordinator



Alfred Sham

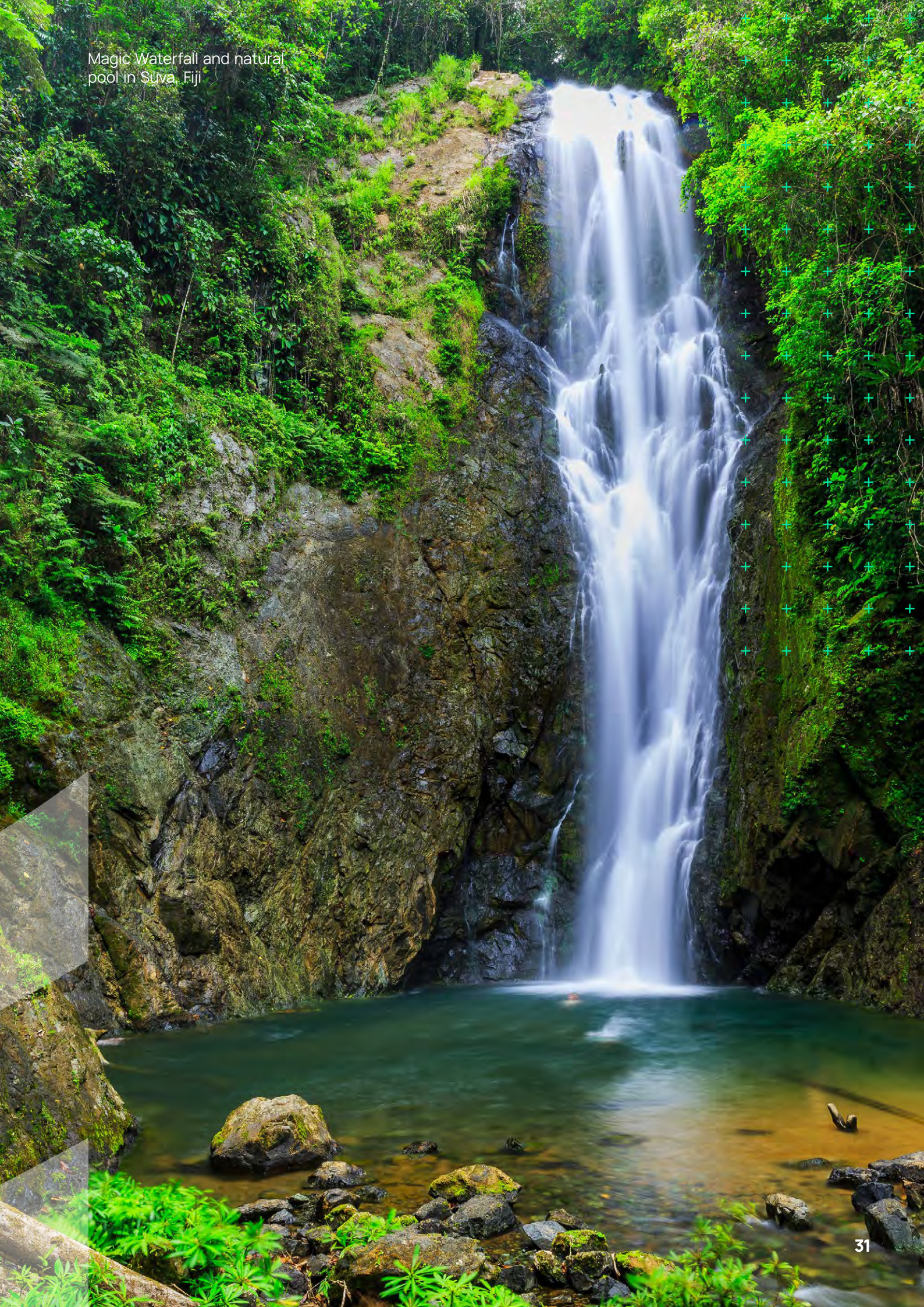
Pacific region

alfred.sham@howdengroup.com

We have **1** Howden One partner in the Pacific region, located in the country below:

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Magic Waterfall and natural pool in Suva, Fiji



Australia

Company name

Howden Insurance Brokers
(Australia) Pty Ltd

www.howdeninsurance.com.au

Market position

The challenger broker in the Australian
and New Zealand Market

Offices

Sydney, Melbourne, Brisbane, Adelaide
and Perth



Matt Bacon

CEO, Howden Pacific

matt.bacon@howdengroup.com

Country Coordinator



Nicole Mellick

Head of Business Development

nicole.mellick@howdengroup.com

Summary

Our mission is to challenge incumbency and compete against complacency. We focus on specialist industry and product segments. We offer distinctive solutions and exceptional service, underpinned by data and technology. Our entrepreneurial 'people first' culture empowers our employees to deliver superior results. Our team comprises professionals with proven experience in major broking houses. We use our insight, market intelligence and imagination to provide expert advice and bespoke solutions.

Products

Howden Australia has specialist practice groups across all classes of insurance in Financial Lines, Corporate Risks, Commercial & Affinity, Risk Consulting, Alternative Risk Transfer, Claims Management and People Risks (including Workers' Compensation, Group Risk & Life and Workplace Health & Safety).

Industries serviced

Include but not limited to – ASX Listed Corporations, Legal Firms, REIT's, Financial institutions, Asset Managers, Fintech, Real Estate, Valuers, other Financial and Professional services professions, Motor Trades, Health & Aged Care, Disability Services, Construction, Engineering, Manufacturing, Energy, Property and Telecommunications.

Company name

Unity Insurance Brokers (Fiji)
Pte Limited

Market position

Largest local broker and third largest overall

Offices

Suva

Country Coordinator



Praneel Krishan Tiwari
Chief Executive Officer
praneeltiwari@unity.com.fj



Priya Parnita Kumar
Senior Account Broker
pkumar@unity.com.fj

Summary

Unity Insurance Brokers (UIB) is the first local insurance broking company licensed by the reserve bank of Fiji under the insurance act 1998. Since the company began its operation in January 2004, UIB has provided insurance broking and risk management services to a wide range of clients.

Our team at UIB is well versed in insurance programmes required by clients such as yours. Our aim is to increase our portfolio by formulating the latest, innovative solutions with insurers, for the direct and exclusive benefits for your organisation and clients.

Our face and reputation in the market is more subtly expressed in our name, Unity, which represents our intention for you as a client, and we as your proposed broker, to form a united front that will be the platform for growth into the future.

Products

All Risk, Aviation, Boiler & P/Vessel, Bond, Burglary, Business Interruption, Carrier's Liability, Computer, Commercial Package, Contractors All Risk, D&O Liability, Domestic Contents, Domestic Dwelling, Engineering, Fidelity Guarantee, Fire & Extraneous Perils, Goods-in-transit, Keyman Insurance, Industrial Special Risks, Machinery Breakdown, Marine Cargo, Marine Hull, Medical/Health, Money, Motor Vehicle, Personal Accident, Plate Glass, Products Liability, Professional Indemnity, Public Liability, Special Contingency, Term Life, Travel

Industries serviced

Our expertise lays in the domestic & commercial Sectors, which covers a wide range of industries and products.

New Zealand

Company name

Howden Broking Limited (New Zealand)
Howden People Risk Limited
(Howden Care NZ)

www.howdengroup.com/nz-en

Market position

The challenger broker providing specialist choice to clients

Offices

Auckland, Wellington and Christchurch



Matt Bacon

CEO, Howden Pacific

matt.bacon@howdengroup.com

Country Coordinator



Nicole Mellick

Head of Business Development

nicole.mellick@howdengroup.com



René Hattingh

CEO, Howden Broking (NZ)

rene.hattingh@howdengroup.com

Summary

The hand-picked team in New Zealand provide greater choice to prospective staff, clients, and underwriters. The launch of Howden Broking and Howden Care in 2021 has already attracted best-in-breed practitioners across the board, offering broking services, risk management and data-driven strategy, with tailored solutions fit to precise needs.

Products

Howden New Zealand helps with tailored insurance in Financial Lines, Commercial and Corporate Risks. People Risk, Employee Benefits and Affinity Solutions.


Industries serviced

Including but not limited to – Law firms, Financial Institutions, FinTech, Construction, Real Estate, Motor Trades, Not-for-profits, Professional associations, Retail and Allied Health.

The Auckland skyline, New Zealand



EUROPE AND MEDITERRANEAN

- 
- Howden territories
- Howden One partner territories
- Howden Specialty and Howden Reinsurance hubs



Luigi Sturani
CEO, Howden Europe
 luigi.sturani@howdengroup.com



Salvador Marín
CEO, Howden Northern Europe
 smarín@howdeniberia.com

Howden Specialty hub



Marengo Scholz
Head of European Reinsurance
 marengo.scholz@howdenrb.com



Andy Bastow
Luxembourg
 andy.bastow@howdengroup.com

Howden countries in Europe:

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OUR **PARTNERS** IN EUROPE AND THE MEDITERRANEAN

Regional coordinators



Irina Shevchenko

Europe

irina.shevchenko@euroassekuranz.de

We have **5** Howden One partners in Europe,
located in the countries below:

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Albania

International Network Partner

Company name

GrECo International AG

www.greco.services/en/



Market position

One of the leading broker groups in Central Eastern Europe, CIS and Caucasus

Offices

Tirana



Elnar Gashi

Country Manager

elmar.gashi@mai-cee.com

P&C Coordinator



Natalia Zaborovska

Group Head of International and Managing Partner

n.zaborovska@greco.services

EB Coordinator



Ewelina Jaworska-Bien

Employee Benefits Practice Leader

e.jaworska-bien@greco.services

Summary

GrECo was founded in 1925. In 1989, GrECo International AG was one of the first insurance brokers and consultants to expand into Central and Eastern Europe.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

P&C, Reinsurance, Liability & Casualty, Marine, DMTPL & DMTPL Reinsurance, CAR/EAR, PI, Cyber, Claims management, EB (Health /Accident, Life, Disability).

Industries serviced

Renewable energy, Oil industry, Construction & Real estate, Telecommunication, Transport & Logistic, Affinity Programs.

Austria

International Network Partner

Company name

GrECo International AG

www.greco.services/en/



Market position

The largest broker in Austria

Offices

Vienna (HQ), with 8 branch offices covering all provinces



Roland Litzinger

Regional Manager

r.litzinger@greco.services

P&C Coordinator



Natalia Zaborovska

Group Head of International and Managing Partner

n.zaborovska@greco.services

EB Coordinator



Ewelina Jaworska-Bien

Employee Benefits Practice Leader

e.jaworska-bien@greco.services

Summary

GrECo was founded in 1925. In 1989, GrECo International AG was one of the first insurance brokers and consultants to expand into Central and Eastern Europe.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Comprehensive risk and insurance management including risk engineering, insurance broking, claims management and all related services.

Competence and experience in all commercial insurance issues, including P&C, Financial Lines, Credit & Political Risks, Marine/Cargo, Employee Benefits.

Industries serviced

At GrECo, we service clients across all industries, with specialist expertise in Automotive & Mobility, Aviation, Communication & Technology, Construction & Real Estate, Energy, Financial Institutions, Food, Healthcare, Municipals, Public Sector, Pulp & Paper, Tourism, Transport & Logistics

Belgium

Company name

Howden Belgium NV

www.howdenbelgium.com

Market position

Fast growing operation, ranking in top 20

Offices

Brussels (Zaventem, Uccle), Antwerp



Herman Kerremans

Managing Director

herman.kerremans@howdenbelgium.com

P&C Coordinator



Peter Bastiaens

Executive Director Sales & Marketing

peter.bastiaens@howdenbelgium.com

EB Coordinator



Annemieke Schepers

Executive Director Employee Benefits

annemieke.schepers@howdenbelgium.com

Summary

We are a leading provider of insurance broking, risk management and claims consulting services, focused on specialist areas to offer distinctive solutions and exceptional service. Our entrepreneurial culture encourages creative freedom to deliver better results.

Our team consists of industry specialists with a cumulative 150+ years proven experience of working in large, international broking houses. Together we can make the greatest difference using that vast experience, technical insight, market intelligence and imagination to provide expert advice and bespoke solutions to all our clients in any business.

Products

Accident & Health, CAR/DSU, Cyber, D&O, E&O, General Liability, Group Life, Disability & Pension, Marine Cargo, Marine Liability, Group Medical Care, Product Liability & Recall, Professional Liability, Property & Business Interruption, Workers' Compensation.

Industries serviced

Our expertise spans a wide area of economical sectors including but not limited to : Aerospace, Commodity Trading, Communication & Technology, Construction & Engineering, Energy & Utilities, Financial Institutions, Food & Beverage, Freight Forwarding, Logistics, Warehousing & Transportation, Marine, M&A, Ports & Terminals, Professional Services, Real Estate.

Bulgaria

International Network Partner

Company name

RENOMIA OOD

www.renomia.bg



RENOMIA

Market position

A leading broker in Bulgaria

Offices

Sofia
Varna

Country Coordinator



Monika Minkova
Country Manager

monika.minkova@renomia.bg

EB Coordinator



Mark Ramsook
Divisional Director,
Health & Benefits

mark.ramsook@howdengroup.com

Summary

Since its establishment, RENOMIA has been specifically acting in the field of corporate insurance. We are a part of RENOMIA Group, one of the leading insurance brokers in the Central and Eastern Europe. RENOMIA offers end-to-end service in the area of insurance, risk management and financial services for businesses and individuals. We are ranked among the leading corporate insurance brokers in the Bulgarian insurance market. Our team provides professional expertise and advisory to over 150 corporate clients in a broad range of industrial segments. Currently RENOMIA is a leader in cargo insurance.

Products

Full range of P&C, Liability Insurance and EB. Affinity, Agriculture, Aviation, Cargo and Freight, Commercial and Residential property, Construction, Cyber, D&O, Energy, Engineering, Glass, Medical & Pharmaceuticals, Motor and Fleet, Private Equity, Real Estate, Renewable Energy, Trade Credit.

Industries serviced

Accountants, Auditors, Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Forestry and Timber, Healthcare, IT and Telecommunications, Law, Manufacturing, Metallurgy, Mining, Municipalities, Sole traders, Sport, Tax, Textile Manufacturing, Waste Management.

Croatia

International Network Partner

Company name

GrECo Croatia d.o.o.

www.greco.services



Market position

Largest international broker in Croatia and Top five overall

Offices

Zagreb
Osijek
Rijeka

Country Manager



Robert Fućak
General Manager

r.fucak@greco.services

P&C Coordinator



Natalia Zaborovska
Group Head of International
and Managing Partner

n.zaborovska@greco.services

EB Coordinator



Ewelina Jaworska-Bien
Employee Benefits Practice Leader

e.jaworska-bien@greco.services

Summary

GrECo Croatia was established in 1995 and was the first insurance broker in Croatia. They provide high quality services in all types of insurance. GrECo is focused on creating choice and expanding options for their clients.

Products

Credit, Employee Benefits, Liability, Motor Fleet, Property & Business Interruption, Transport.

Industries serviced

Communications, Energy, Financial Institutions, Marine, Pharmaceutical Industry, Technology and Media, Tourism, Transport & Logistics.

Cyprus

Company name

Howden Hellas (Cyprus) Insurance
& Reinsurance Brokers Ltd

www.howdengroup.com/gr-en

Market position

Top three reinsurance brokers

Offices

Nicosia

P&C Coordinator



Christos Ieronymides

General Manager

christos.ieronymides@howden-brokers.com

EB Coordinator



Dimitris Kaloudis

Head, Employee Benefits

dimitris.kaloudis@howden-brokers.com

Summary

Established in 2005, our operation in Cyprus is situated in the capital city Nicosia and today has a staff of 7 market experts, including 3 actuarial professionals.

Howden Hellas Cyprus has three important functions, acting as the centre of excellence for all structured reinsurance solutions, actuarial services and analytics.

Furthermore, we have a substantial reinsurance market share, handling reinsurance for Cyprus based insurance companies.

Products

Reinsurance – Facultative & Treaty, Structured Reinsurance Solutions, Actuarial Services and Analytics.

Industries serviced

Insurance Companies, Auxiliary Funds.

Czech Republic

International Network Partner

Company name

GrECo International s.r.o.

www.greco.services



Market position

A top specialty broker in the Czech Republic

Offices

Brno
Pardubice
Prague

P&C Coordinator



Pavel Mazanec

Head of the International Department

p.mazanec@greco.services

EB Coordinator



Ewelina Jaworska-Bien

Employee Benefits Practice Leader

e.jaworska-bien@greco.services

Summary

GrECo Czech Republic was established in 1992 as one of the first insurance brokers in the market and is nowadays one of the largest corporate insurance brokers in the Czech Republic. With three locations GrECo is able to reach a client proximity that no other international broker can.

Products

Automobile, Business Interruption, CAR/EAR, Liability, Machinery Breakdown, Marine Cargo, Property.

Industries serviced

Agriculture & Forestry, Automotive, Construction, Energy, Engineering, Food, Logistics, Marine, Pharmaceutical & Chemical, Retail, Telecommunications.

Denmark

International Network Partner

Company name

NORTH Risk A/S

www.northrisk.dk

NORTH
your risk guide

Market position

Denmark's largest independent insurance broker

Offices

Aalborg
Copenhagen
Esbjerg
Sunds



Søren Langerhuus

Partner

sla@northrisk.dk

P&C Coordinator



Jesper Krell

Partner

jkr@northrisk.dk

EB Coordinator



Mark Ramsook

**Divisional Director,
Health & Benefits**

[mark.ramsook@
howdengroup.com](mailto:mark.ramsook@howdengroup.com)

Summary

North are experts in risk advisory, insurance programs and customer service. North always deliver individual solutions. We consider ourselves as the Danish challenger in a market characterised by large foreign players. We challenge them with a high level of expertise, individual consideration, professional advisory, close cooperation through unique relations and, not least, through reliability and trust, thereby adding value to the client.

Products

Wide range of corporate and commercial lines under Property and Casualty, such as: General and Products Liability, Product Recall, Professional Indemnity, Errors & Omissions, Directors and Officers Liability, Commercial Crime, Cyber, M&A, Aviation, Travel, Property, Builders Risk, Terrorism and Political Risks, Accident & Health, Auto, Marine, Marine Cargo and Stock throughput, Workers compensation, Surety, Employee Benefits.

Industries serviced

We provide solutions across a large range of industries. Our areas of expertise include: Automotive, Shipping and Logistics, Medical, Marine, Construction, Infrastructure, Energy & Renewables, Oil & Gas, Healthcare, Manufacturing, Real Estate, Municipalities and other Public Sectors, Claims Handling/Claims Management

Estonia

Company name

Howden Insurance Brokers – Estonia

www.howdengroup.com/ee-en

Market position

Estonia's fourth largest broker

Offices

Tallinn
Pärnu
Rapla



Andry Saarm

Chairman

andry.saarm@howdenestonia.ee

Country Coordinator



Heiki Nurmeots

Partner, Corporate Solutions

heiki.nurmeots@howdenestonia.ee

Summary

Howden Estonia are an established specialist insurance broker trading in the large and medium size corporate arenas. We place insurance programmes for Pan-Baltic clients and utilise all local and international markets. Our success is based on a strong emphasis on close client contact and a high level of personal service. Howden acquired CHB Insurance Brokers in October 2021, Howden's first step into the Baltic market and an expansion of best-in-class expertise on the ground for European clients.

Products

A&H, Aviation, Construction, Cargo, Crime, D&O, EB, General Liability, Marine, Motor, Onshore Energy, Personal Lines, Product Liability, PI, Property & Real Estate, Trade Credit & Bonds, Travel.

Industries serviced

Aviation, Construction, Energy & Power, Financial Institutions, Food & Drink, Life Sciences, Manufacturing, Marine, Media, Medical Sector, Municipalities, Professional Services, Real Estate, Retail, Textile, Transport, Wood & Timber.

Finland

Company name

Howden Finland Oy

www.howdenfinland.fi

Market position

Market leader since 2017

Offices

Helsinki
Kouvola
Oulu
Tampere
Turku



Jorma Hakonen

CEO, Howden Finland

jorma.hakonen@howdenfinland.fi

P&C Coordinator



Vesa Musto

Senior Account Manager

vesa.musto@howdenfinland.fi

EB Coordinator



Elina Martikainen

**Account Manager,
Personal Lines**

elina.martikainen@howdenfinland.fi

Summary

The leading P&C broker in Finland, with market-leading expertise in Real Estate, and a growing focus and investment on corporate lines.

Products

Howden Finland has an extensive range of voluntary and compulsory P&C, optimised through collaboration with Howden Specialty in London. We have a deep knowledge of risk management and ERM, as well as business interruption studies. Additionally, we have local specialty in Workers' Compensation and other EB insurances.

Industries serviced

Industries serviced Financial lines and Cyber are also areas of strength, with additional expert focus on the Energy industry, Mega-projects and companies with a need for default risk protection (Surety, Structured Credit and Trade Credit).

France

Company name

Howden France SAS

Market position

New operation ranking in the Top 15

Offices

Annecy, Bordeaux, Le Havre, Levallois, Lille, Lorient, Marseille, Nantes, Paris, Rennes and Toulouse



Nicolas Aubert

CEO, Howden France

nicolas.aubert@howdengroup.com

Country Coordinator



Anais Noel

International Director

anais.noel@howdengroup.com



Eric Demange

Commercial Director, Deputy General Manager Howden France

eric.demange@howdengroup.com

Summary

Howden France is a new operation set up at the beginning of 2022 dedicated to all segments of corporate clients: Large Accounts, Middle Market, and Small & Medium Enterprises.

Our business in France ranks us in the top 15, notably thanks to three acquisitions. CRF who specialise in Financial Institutions, Life Science and Financial Lines. Theoreme, who are a generalist broker for Corporate Risks, with more than 30 years of experience, operating in all lines for P&C and Employee Benefits, and with market-leading speciality in large and complex motor fleets, and most recently: Seasecure.

Products

Construction, P&C, Motors, Cyber, Fraud, EPL, Professional Indemnity, D&O, IPO, K&R, Medical Malpractice, Employee Benefit, Marine, Motors loss prevention, Environmental risks, Pension and Retirement, Cargo & Marine, Special risks, Facultative Reinsurance.

Industries serviced

Including but not limited to: Financial institutions, Private Equity, Biotech and Life Science, Medical and Hospital, Start Up, Construction and Real Estate, Asset Managers, Private Equity, Transportation, Automotive, Motors Fleets, Car Rental (short and long term).

Georgia

International Network Partner

Company name

GrECo International AG

www.greco.services/en/



Market position

One of the leading broking groups in Central Eastern Europe, CIS and Caucasus

Offices

Tbilisi



Levan Jishkariani

Country Manager

levan.jishkariani@mai-cee.com

P&C Coordinator



Natalia Zaborovska

Group Head of International and Managing Partner

n.zaborovska@greco.services

EB Coordinator



Ewelina Jaworska-Bien

Employee Benefits Practice Leader

e.jaworska-bien@greco.services

Summary

GrECo was founded in 1925. In 1989, GrECo International AG was one of the first insurance brokers and consultants to expand into Central and Eastern Europe.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Aviation, Construction, Property, Liability & Casualty, EB, Marine & Cargo, Motor & MTPL, Health, D&O, Bankers Blanket Bond, Professional Indemnity, Event & film insurance, Claims management, Reinsurance.

Industries serviced

Aviation, Affinity, Construction & Real Estate, Renewable Energy, Transportation & logistics, Hospitality, Retail.

Germany

Market position

Sixth largest broker in Germany

Summary

In Germany we service thousands of clients from global players to smaller, local businesses. Our businesses in Germany make us the sixth largest insurance broker operating in the market. Euroassekuranz is an independent retail insurance broker specialising in the industrial, commercial, and government sectors. hendricks is the market leader for Directors' and Officers' insurance in Germany. Howden Caninenberg is one of Germany's leading insurance brokers for risks associated with film and television, property development and management, industry and corporate business, and all high-value physical goods. Howden also has dedicated Marine and Financial Lines offices located in Hamburg and Frankfurt respectively.



Karl-Heinz Holz

CEO,

Euroassekuranz

karl-heinz.holz@euroassekuranz.de

Company name

Euroassekuranz Versicherungsmakler AG

Offices

Düsseldorf, Frankfurt, Munich, Regensburg

www.euroassekuranz.eu

Products

Automotive, Business Optimisation, Large Projects, Management Consultancy, Property, Real Estate, Risk Management, Transport.

Industries serviced

Euroassekuranz services the Industrial, Commercial and Real Estate sectors.



Thomas Barthel

Managing Director,
Howden Marine

thomas.barthel@howdengroup.com

Company name

Howden Marine

Offices

Hamburg

www.howden-marine.de/en

Key Contacts

P&C Coordinator



Andreas Schwarz

Howden One Coordinator,
Germany

andreas.schwarz@howden-caninenberg.de

EB Coordinator



Jürgen Schmidt

Managing Director,
Euroassekuranz

juergen.schmidt@euroassekuranz.de



Marcel Braun

CEO,
hendricks GmbH

marcel.braun@hendricks-makler.de

Company name

hendricks GmbH

Offices

Düsseldorf, Hamburg, Munich

www.hendricks-makler.de

www.howden-hendricks.de

Products

Accident & Health, Criminal Law, D&O, Employment
Contract Legal Protection, Financial Lines, Financial
Loss Legal Expenses, Policy Legal Expenses, General
Third Party Liability, Professional Indemnity.

Industries serviced

hendricks services wholesale and retail clients across
all industries.



Axel Meyer

Managing Director,
Howden Caninenberg

axel.meyer@howden-caninenberg.de

Company name

Howden Caninenberg GmbH

Offices

Cologne, Fulda, Hamburg, Oberhaching, Potsdam

www.howden-caninenberg.de

Products

Event Cancellation, Financial Lines, Marine, Media
& Entertainment, Prize Indemnity/Bonus, Property
& Real Estate, Sports & Entertainment.

Industries serviced

HSI services Communications, Financial Institutions,
Marine, Media & Technology, Real Estate, Sports &
Events and International.

Greece

Company name

Howden Hellas Insurance
& Reinsurance Brokers SA

www.howdengroup.com/gr-en

Market position

The leading insurance & reinsurance broker in Greece, specialising in large Corporate and Industrial Risks, Financial Lines, Treaty and Facultative Reinsurance.

Offices

Athens
Thessaloniki
Representatives in Crete and Ioannina



Dimitris Tsismetzoglou

CEO

dimitrios@howden-brokers.com

P&C Coordinator



Gerry Tighe

Head, Treaty, Chairman BoD

gerry.tighe@howden-brokers.com

EB Coordinator



Dimitris Kaloudis

Head, Employee Benefits

dimitris.kaloudis@howden-brokers.com

Summary

Founded in 2003, Matrix Insurance and Reinsurance become a Lloyd's broker in 2012 and joined Howden Broking Group in April 2020. We offer a full range of life & non-life products in Greece and Treaty & Facultative reinsurance.

Howden Hellas now has more than 90 in-house experts covering all fields of Corporate and Industrial insurance/reinsurance from its main offices in Athens & Thessaloniki with additional representative offices in Ioannina and Crete.

Products

Accident & Health, Aviation, Construction, Credit & Surety, Cyber Risks, Employee Benefits, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor fleets, Pension, Professional Indemnity, Property, Travel & Personal Accident, Reinsurance – Treaty & Facultative.

Industries serviced

Construction & Infrastructure, Financial Institutions, Manufacturing, Marine, Public Sector, Professional Services, Technology, Tourism & Entertainment, Energy, Aviation, Aquaculture, Motor Fleets, Insurance Companies, Auxiliary Funds.

Hungary

International Network Partner

Company name

POLIPINS-RENOMIA

www.renomia.com



RENOMIA

Market position

Top 10 broker in Hungary

Offices

Budapest
Debrecen

Country Coordinator



Jozsef Hegyi

Director,
International Department

jozsef.hegyi@renomia.hu

EB Coordinator



Mark Ramsook

Divisional Director,
Health & Benefits

mark.ramsook@howdengroup.com

Summary

POLIPINS-RENOMIA has become a top-ten corporate insurance broker in Hungary, strong in industrial property-casualty, construction, professional indemnity and motor fleet business. The company has gained ample international experience and know-how to service client of any size. RENOMIA, one of the leading brokers in CEE, became a majority shareholder in February 2016.

Products

Full range of P&C, Liability Insurance and EB. Affinity, Agriculture, Aviation, Cargo and Freight, Commercial and Residential property, Construction, Cyber, D&O, Energy, Engineering, Glass, Medical & Pharmaceuticals, Motor and Fleet, Private Equity, Real Estate, Renewable Energy, Trade Credit.

Industries serviced

Accountants, Auditors, Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Forestry and Timber, Healthcare, IT and Telecommunications, Law, Manufacturing, Metallurgy, Mining, Municipalities, Sole traders, Sport, Tax, Textile Manufacturing, Waste Management.

Iceland

Company name

Howden Iceland

www.howdeniceland.is/is-en

Market position

An international insurance broker operating own office in Iceland, a branch of Howden Finland Oy.

Offices

Reykjavik



Bjarni Ólafsson

General Manager

bjarni.olafsson@howdengroup.com

Country Coordinator



Benedikt Elisson

Director Risk Management

benedikt.elisson@howdengroup.com

Summary

The only international broker in Iceland offering all lines of insurances, focusing on large and medium sized domestic companies working both locally and internationally.

Products

Howden Iceland offers an extensive range of insurance lines, P&C, GL/PL, PI, D&O, Cyber, Marine and Aviation products, optimised through collaboration with Howden Speciality in London and Howden Finland. We have a deep knowledge of risk management and ERM, as well as business interruption studies. Additionally we have local speciality in Workers' Compensation, Motor Fleet coverage and more.

Industries serviced

Aviation, Airports, Communications, Construction, Consumer Retail, Energy, Financial Institutions, Food, Manufacturing, Marine, Media & Technology, Professional Services, Real Estate, Transportation.

Ireland

Company name

Aston Lark Europe Limited –
a Howden company

www.astonlark.ie

Market position

Fifth largest broker in Ireland

Offices

Headquartered in Dublin, we have over 20
offices across Ireland



Robert Kennedy

CEO, Ireland

robert.kennedy@astonlark.ie

P&C Coordinator



Mark Boland

Director, Head of Retail

mark.boland@astonlark.ie

EB Coordinator



Jeff Lord

Head of Employee Benefits

jeff.lord@astonlark.ie

Summary

Aston Lark Ireland provide a full range of insurance solutions for a broad range of clients, from consumers to small businesses up to the largest corporates. We are trusted by over 90,000 clients with over 300 employees in more than 20 offices across Ireland.

The scope of our expertise is vast and spans all commercial sectors, industry-specific schemes, employee benefits expertise, and a wide range of private client solutions, with an inhouse Claims team on hand when our clients need us most.

And while our services are wide-ranging, our customer service is always personal.

Products

Our products include, but are not limited to:-

Group Healthcare Benefits, Group Risk Benefits, Pensions & Financial Wellbeing, Global EB programmes, Wealth Management and Mortgages.

Material Damage, Business Interruption, Combined Liability (Employers Liability, Public and Products Liability) Contingency (Personal Accident, Travel, Event Cancellation), Cyber, D&O, Environmental Liability, Political Risk, Office and Surgery Combined, Professional Indemnity, Real Estate, Trade Credit, Warranty & Indemnity, Motor Fleet, Intellectual Property, Latent Defects, Clinical Trials, Marine Transit, Marine Hull Insurance, Bonds & Surety, Medical Malpractice, Flood/Natural Catastrophe Exposure Solutions, Personal Lines and Insurance Due Diligence.

Industries serviced

We have specialist teams working across all major sectors, including Construction, Education, Financial Lines, Fine Art & Specie, Healthcare, Life Science, Hospitality, Media & Entertainment, Marine, Manufacturing, Motor Trade, Professional Services, Real Estate, Farm, Sport, Media & Entertainment, Technology, Transportation, MedTech, FinTech, Tourism and Financial Institutions.

Israel

Company name

Howden Insurance Brokers Limited

www.howden.co.il

Market position

The second largest Insurance broker in Israel

Offices

Tel-Aviv



Yitzhak Malik

MD, Howden Israel

yitzhakm@howdem.co.il

P&C Coordinator



Sahar Aharoni

Senior Account Executive

sahara@howden.co.il

EB Coordinator



Shachar Pilzer

CEO, Howden Wise

shacharp@howden.co.il

Summary

The second largest broker in Israel with Property, Casualty, Cargo, Financial Lines and Special Risks capabilities, and a focus on Technology, Life Science and Industrial sectors.

The award-winning Howden Cyber Academy and Cyber Practice Group, led by Shay Simkin, are based in Israel and provide support and training to Cyber experts across the group.

Products

A&H, Affinity, Commercial Crime, Construction, Cyber Liability, D&O, Employee Benefits, Financial Institutions, General Corporate & Commercial, General Liability, High Net Worth, Investment Services and Pensions, K&R, Marine, Media & Entertainment, Motor, Offshore Energy, Onshore Energy, Personal Lines, Political Risk, Power, Product Liability, Professional Indemnity, Property & Real Estate, Renewable Energy, Sports & Entertainment, Surety, Travel Insurance, Warranty & Indemnity.

Industries serviced

Automotive, Communications, Construction, Consumer Retail, Energy & Power, Financial Institutions, Food, Healthcare, Life Sciences, Manufacturing, Marine, Media & Technology, Professional Services, Real Estate.



Italy

Company name

Howden Italia

www.howdengroup.com/it-it

Market position

Third largest broker in Italy

Offices

Ancona, Bari, Bologna, Catania, Cesena, Firenze, Genova, Lecco, Livorno, Milano – HQ, Modena, Napoli, Pescara, Prato, Pordenone, Roma, Salerno, Treviso, Trieste, Torino, Venezia – Mestre, Verona and Vicenza



Federico Casini

CEO Howden Italia

federico.casini@howdengroup.com



Gabriele Giacomini

**Head of Consulting Howden Italia
- CEO of Assiteca**

gabriele.giacomini@assiteca.it

Summary

Howden in Italy has a full range of risk transfer capabilities, from retail P&C and EB, to reinsurance and specialty. Howden has built a formidable business in a short time, by joining with like-minded people and bringing its international reach and specialisms to the Italian market. The journey began in 2021 with the acquisition of Andrea Scagliarini S.p.A., a leading independent and multinational client broker, followed by that of Tower S.p.A., a financial institutions and jewellery specialist, and Nord Est and ASI the following year. Most notably, in 2022, Howden acquired Assiteca S.p.A., the largest Italian headquartered broker. In early 2023, Howden also acquired Assimovie, the leading TV, film and advertising insurance broker in Italy. Today it counts more than 800 colleagues and handles more than €900m in written premiums.

Products

Accident, Automotive, Affinity, Agriculture, Construction, Contractors, Credit, Cyber, D&O, Employee Benefits, Fine Arts, Financial Institutions, Jewellery, Legal Protection in civil and criminal cases, Professional Liability, Property, Real Estate, Renewable Energy, Surety, Transport.

Industries serviced

Agribusiness, Aviation, Bond & Surety, Construction, Film Production, Financial Lines, Medical Malpractices, Marine Hull & Cargo, Motor, Natural Resources, Parametrics, Protection CQS/CQP, Sports, Recreation & Entertainment, Trade Credit.

Key Contacts

P&C Coordinator



Matteo Scagliarini

Head of Multinational, Howden Italia

matteo.scagliarini@howdengroup.com

EB Coordinator



Cesare Lai

Head of Employee Benefits, Howden Italia

cesare.lai@howdengroup.com



Antonio Forcellini

CCO, Howden Italia

antonio.forcellini@howdengroup.com



Alberto Carrara

Head of Reinsurance & Specialties

Howden Italia

alberto.carrara@howdengroup.com



Paolo Delucchi

Head of Affinity Howden Italia

paolo.delucchi@howdengroup.com

Latvia

International Network Partner

Company name

GrECo International AG

www.greco.services/en/



Market position

One of the leading broker groups in Central Eastern Europe, CIS and Caucasus

Offices

Riga

Country Manager



Edita Likiene
Country Manager

edita.likiene@mai-cee.com

P&C Coordinator



Natalia Zaborovska
Group Head of International
and Managing Partner

n.zaborovska@greco.services

EB Coordinator



Ewelina Jaworska-Bien
Employee Benefits Practice Leader

e.jaworska-bien@greco.services

Summary

GrECo was founded in 1925. In 1989, GrECo International AG was one of the first insurance brokers and consultants to expand into Central and Eastern Europe.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Aviation, Claim Management, Construction, EB, Liability & Casualty, Marine & Cargo, Motor & CMTPL, Property, Reinsurance.

Industries serviced

Affinity, Aviation, Construction & Real Estate, Renewable Energy, Retail, Transportation & Logistics.

Liechtenstein

International Network Partner

Company name

Swiss Quality Broker International

www.sqbroker.ch



Market position

Top five broker in Liechtenstein

Offices

Schaan



Mirco Buchli

CEO, SQB International

buchli@sqbroker.ch

Country Coordinator



Pascal Fürer

COO, SQB International

fuerer@sqbroker.ch

Summary

Swiss Quality Broker International is a top five broker in Liechtenstein, backed by the expertise and experience shared by our Swiss offices. We are an all-sector insurance broker, characterised by a maximum degree of consulting and service quality. We accompany our customers through all insurance-related questions and support them with our own IT application and IT-platform as a service that makes us unique.

Products

Accident & Health, Auto, Aviation, Construction, Credit, Crime, D&O, Employees Benefits, Employment Practices Liability, Errors & Omission, General Liability, K&R, Marine, Marine Cargo, Personal Lines, Product Liability, Professional Indemnity, Property & Global Business Travel Insurance, Protection & Indemnity, Yacht.

Industries serviced

Aviation, Airport, Construction, Film & Media, Financial Industry, Food & Drink, ICT Market, Life Science, Medical Sector, Metal Industry, Municipalities, Processing Industry, Professional Services, Real Estate, Service Sector, Ship Yard, Tourism, Transport, Yacht Management.

Lithuania

International Network Partner

Company name

GrECo International AG

www.greco.services/en/



Market position

One of the leading broker groups in Central Eastern Europe, CIS and Caucasus

Offices

Vilnius
Kaunas

Country Manager



Edita Likienne
Country Manager

edita.likienne@mai-cee.com

P&C Coordinator



Natalia Zaborovska
Group Head of International
and Managing Partner

n.zaborovska@greco.services

EB Coordinator



Ewelina Jaworska-Bien
Employee Benefits Practice Leader

e.jaworska-bien@greco.services

Summary

GrECo was founded in 1925. In 1989, GrECo International AG was one of the first insurance brokers and consultants to expand into Central and Eastern Europe.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Aviation, Claim Management, Construction, EB, Liability & Casualty, Marine & Cargo, Motor & CMTPL, Property, Reinsurance.

Industries serviced

Affinity, Aviation, Construction & Real Estate, Renewable Energy, Retail, Transportation & Logistics.

Luxembourg

Company name

Howden Belgium NV

Market position

A fast growing broker, challenging the broker establishment in the Luxembourg market

Offices

Serviced by an experienced team in Brussels



Herman Kerremans

Managing Director

herman.kerremans@howdenbelgium.com

P&C Coordinator



Peter Bastiaens

Executive Director Sales & Marketing

peter.bastiaens@howdenbelgium.com

EB Coordinator



Annemieke Schepers

Executive Director Employee Benefits

annemieke.schepers@howdenbelgium.com

Summary

We are a leading provider of insurance broking, risk management and claims consulting services, focused on specialist areas to offer distinctive solutions and exceptional service. Our entrepreneurial culture encourages creative freedom to deliver better results.

Our team consists of industry specialists with a cumulative 150+ years proven experience of working in large, international broking houses. Together we can make the greatest difference using that vast experience, technical insight, market intelligence and imagination to provide expert advice and bespoke solutions to all our clients in any business.

Products

Accident & Health, CAR/DSU, Cyber, D&O, E&O, General Liability, Group Life, Disability & Pension, Marine Cargo, Marine Liability, Group Medical Care, Product Liability & Recall, Professional Liability, Property & Business Interruption, Workers' Compensation.

Industries serviced

Our expertise spans a wide area of economical sectors including but not limited to: Aerospace, Commodity Trading, Communication & Technology, Construction & Engineering, Energy & Utilities, Financial Institutions, Food & Beverage, Freight Forwarding, Logistics, Warehousing & Transportation, Marine, M&A, Ports & Terminals, Professional Services, Real Estate.

Malta

International Network Partner

Company name

Mulberry Insurance Brokers Ltd

www.mulberrybrokers.com



Market position

Fifth largest broker in Malta

Offices

Paolo

Country Coordinator



Ivan V. Buttigieg
Managing Director

i.buttigieg@mulberrybrokers.com

Summary

Mulberry Insurance Brokers Ltd is an independent professional intermediary with full access across the Maltese and European insurance markets. Mulberry is a specialist in corporate solutions in all sectors, focusing on the relationships with clients. The insurance industry is complex and volatile, so keeping up-to-date with market studies, patterns and trends, technological advancement, on-going development and training is part of the business culture. Providing an in-depth understanding of every client's individual needs, the delivery of proficient service and effective solutions is the principle for philosophy and success.

Products

Accident, Casualty, Clinical Trials, Construction & Engineering, Cyber Liability, D&O, Employee Benefits, Energy, Freight Forwarders, General & Specialised Liability, Health, Life, Marine, PI & Financial Risks, Property & Pecuniary, Terrorism.

Industries serviced

Construction, Consumer retail, Energy & Power, Financial Institutions, Hospitality & Leisure, Life Sciences, Manufacturing, Marine risks, Oil & Gas, Professional Services.

The Netherlands

Company name

Howden Insurance Brokers Nederland B.V.

www.howdengroup.com/en-nl

Offices

Rotterdam



Jan Oosterom

Managing Director, Specialty Marine

jan.oosterom@howdengroup.com

Summary

Howden is a leading Marine and Logistics broker in the Netherlands and beyond, with key knowledge in Cargo and Property & Casualty. Recent developments has also seen Howden push forward in the retail space with a corporate team focused on Employee Benefits, Construction, Financial Lines, Multinational clients, Real Estate and the Public sector.



Jeroen Everling

CEO, Howden Netherlands

jeroen.everling@howdengroup.com

Products

A&H, Cargo & Logistics, Construction, Cyber, D&O, EB, Financial Lines, General Corporate & Commercial, General Liability, K&R, Marine, Motor, Offshore Energy, Product Liability, Professional Indemnity, Property & Real Estate.

Country Coordinator



Willem Spoorendonk

Director, Casualty

willem.spoorendonk@howdengroup.com

Industries serviced

Construction, Manufacturing, Marine, Public, Real Estate & Logistics.

Norway

Company name

Howden Forsikringsmegling AS

www.howdengroup.no

Market position

One of Norway's leading Affinity, EB and P&C brokers

Offices

Oslo, Bergen



Anders Kvan

Managing Director

anders.kvan@howdengroup.no

Country Coordinator



Olga Gangsøy

Broker

ogangsoy@howdengroup.no

Summary

A leading Property & Casualty, Financial Lines, Employee Benefits and Affinity broker, with specialist solutions for Agriculture, Construction, Energy and Power, Food and Transportation sectors.

Products

A&H, Affinity, Professional Indemnity, Crime, Cyber, D&O, General and Product Liability, K&R, Life, Motor, Construction, Onshore Energy, Pensions and Employee Benefits, Workers Compensation, Personal Lines, Property and Real Estate, Reinsurance.

Industries serviced

Included but not limited to - media, shipping, financial institutions, lawyers and other professional services, renewable energy, fintech, construction, energy and power, motor trades, real estate, agriculture, food, transportation and union.

Poland

Company name

Howden Polska S.A.

www.howdendonorio.pl

Market position

Top 10 broker in the Polish market

Offices

Białystok, Bydgoszcz, Kalisz, Katowice, Łódź, Olsztyn, Poznań, Rzeszów, Toruń, Warszawa, Wrocław and Zielona Góra



Dariusz Zajackowski

Chairman

dzajackowski@howdendonorio.pl

P&C Coordinator



Dominik Stachiewicz

Head of International Department

dominik.stachiewicz@howdengroup.com

EB Coordinator



Mark Ramsook

**Divisional Director,
Health & Benefits**

mark.ramsook@howdengroup.com

Summary

Since 2014, Howden Polska S.A. has been part of Howden Broking, drawing on the group's expertise and experience operating in developed markets. We service all lines of Life and Non Life business, as well as Reinsurance.

Products

A&H, Affinity, Commercial Crime, Construction, D&O, Employee Benefits, Financial Institutions, General Corporate & Commercial, General Liability, K&R, Life, Marine, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Structured Trade Credit, Surety, Trade Credit & Bonds, Warranty & Indemnity.

Industries serviced

Agriculture, Aviation, Communications, Construction, Consumer Retail, Energy, Financial institutions, Food, Healthcare, Life Sciences, Manufacturing, Marine, Media & Technology, Pharmaceutical, Professional Services, Public Sector, Real Estate, Sports & Events, Transportation.

Portugal

Company name

Howden Iberia – Sucursal Portugal, SA.

www.howdenportugal.com

Market position

The Portugal office is a branch of Howden Iberia

Offices

Lisbon

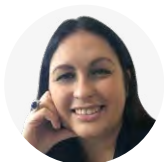


João Mendonça

Country Manager

jpmendonca@howdeniberia.com

P&C Coordinator



Daniela Fernandes

Client Director

dfernandes@howdeniberia.com

EB Coordinator



Alexandre Bule

Executive Director

abule@howdeniberia.com

Summary

Howden in Portugal offers a wide range of solutions in country, but also serves as a platform for Portuguese speaking countries such as Brazil, Angola, Mozambique, Cape Verde and Timor.

Offering the same lines as Howden Iberia, we have a very experienced team in Portugal with technical capability and strong collaboration with the teams in Spain and London.

Products and Industries Serviced

Corporate solutions for all sectors and industries, specialty lines, reinsurance solutions, personal lines, affinity.

Romania

International Network Partner

Company name

RENOMIA-SRBA

www.renomia.ro



RENOMIA

Market position

A leading broker in Romania

Offices

Bucharest and two branch offices

P&C Coordinator



Gheorghe Grad
Country Manager

gheorghe.grad@renomia.ro

EB Coordinator



Mark Ramsook
Divisional Director,
Health & Benefits

mark.ramsook@howdengroup.com

Summary

RENOMIA-SRBA was established in 1998, operating as a subsidiary of RENOMIA since 2015. We have significant corporate expertise, especially with handling international insurance programmes. Our team include specialists in Agriculture, Credit Risk, Employee Benefits, Property, Business Interruption, Liability, Green Energy, Marine, Aviation, Malpractice, Yacht insurance, Health and many others. Our presence all over the country helps us be closer to clients with quick and local expertise.

Products

Full range of P&C, Liability Insurance and EB. Affinity, Agriculture, Aviation, Cargo and Freight, Commercial and Residential property, Construction, Cyber, D&O, Energy, Engineering, Glass, Medical & Pharmaceuticals, Motor and Fleet, Private Equity, Real Estate, Renewable Energy, Trade Credit.

Industries serviced

Accountants, Auditors, Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Forestry and Timber, Healthcare, IT and Telecommunications, Law, Manufacturing, Metallurgy, Mining, Municipalities, Sole traders, Sport, Tax, Textile Manufacturing, Waste Management.

Serbia

International Network Partner

Company name

POLIPINS-RENOMIA

www.renomia.com



RENOMIA

Market position

Top 10 broker in Serbia

Offices

Subotica

P&C Coordinator



Akoš Barna

Country Manager

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EB Coordinator



Mark Ramsook

**Divisional Director,
Health & Benefits**

mark.ramsook@howdengroup.com

Summary

POLIPINS-RENOMIA is a part of RENOMIA Group. RENOMIA is a value-based company founded in the Czech Republic in 1993 and is now one of the leading insurance broker groups in Central and Eastern Europe.

RENOMIA offers end-to-end service in the area of insurance, risk management and financial services for businesses and individuals.

Products

Full range of P&C, Liability Insurance and EB. Affinity, Agriculture, Aviation, Cargo and Freight, Commercial and Residential property, Construction, Cyber, D&O, Energy, Engineering, Glass, Medical & Pharmaceuticals, Motor and Fleet, Private Equity, Real Estate, Renewable Energy, Trade Credit.

Industries serviced

Accountants, Auditors, Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Forestry and Timber, Healthcare, IT and Telecommunications, Law, Manufacturing, Metallurgy, Mining, Municipalities, Sole traders, Sport, Tax, Textile Manufacturing, Waste Management.

Slovakia

International Network Partner

Company name

RENOMIA

www.renomia.com



RENOMIA

Market position

Third largest broker in Slovakia

Offices

Bratislava

Kosice

Nitra

Zvolen



Igor Horvat

International Department Director

igor.horvat@renomia.sk

P&C Coordinator



Henrich Ihnát

Branch Director

henrich.ihnát@renomia.sk

EB Coordinator



Mark Ramsook

**Divisional Director,
Health & Benefits**

mark.ramsook@howdengroup.com

Summary

RENOMIA is a value-based company founded in the Czech Republic in 1993 and is now one of the leading insurance broker groups in Central and Eastern Europe.

RENOMIA in Slovakia was established in 2001. RENOMIA offers end-to-end service in the area of insurance, risk management and financial services for businesses and individuals.

Products

Full range of P&C, Liability Insurance and EB. Affinity, Agriculture, Aviation, Cargo and Freight, Commercial and Residential property, Construction, Cyber, D&O, Energy, Engineering, Glass, Medical & Pharmaceuticals, Motor and Fleet, Private Equity, Real Estate, Renewable Energy, Trade Credit.

Industries serviced

Accountants, Auditors, Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Forestry and Timber, Healthcare, IT and Telecommunications, Law, Manufacturing, Metallurgy, Mining, Municipalities, Sole traders, Sport, Tax, Textile Manufacturing, Waste Management.

Slovenia

International Network Partner

Company name

GrECo International d.o.o.

www.greco.services



Market position

Second largest corporate broker and Top 10 overall

Offices

Ljubljana



Jurij Rožej

Account Manager

j.rozej@greco.services

P&C Coordinator



Natalia Zaborovska

Group Head of International and Managing Partner

n.zaborovska@greco.services

EB Coordinator



Ewelina Jaworska-Bien

Employee Benefits Practice Leader

e.jaworska-bien@greco.services

Summary

Amongst other GrECo companies in the region, GrECo Slovenia was founded in 1992 and is today among the top ten brokers in the country. A specialized team of six employees is providing professional insurance services to local corporate and international clients. The team specialises in Energy, Construction, Aviation and Hospitals.

Products

Liability, Property & Business Interruption, Transport, Aviation, Motor Fleet, International Insurance Programs, CAR/EAR.

Industries serviced

Aviation, Construction & Erection, Energy, Oil, Property, Transport & Logistics.

Spain

Company name

Howden Iberia S.A.

www.howdeniberia.com

Market position

Fourth largest insurance broker in the Spanish market

Offices

A Coruña	León	Santiago de Compostela
Alicante	Lugo	Seville
Barcelona	Madrid	Valencia
Bilbao	Murcia	Vigo
Burgos	Oviedo	Vitoria
Cádiz	Palma de Mallorca	Zaragoza
Las Palmas de Gran Canaria	Pamplona	
	San Sebastian	



Salvador Marín

CEO

smarin@howdeniberia.com

P&C Coordinator



Emma Martínez Santos

Head of International Business

emma.martinez@artai.com

EB Coordinator



Ana Matarranz

Managing Director,

Human Capital Benefits

amatarranz@Howdeniberia.com

Summary

Specialists in corporate solutions for all sectors as well as Personal Lines and Affinity. Strong Employee Benefits division following the acquisition of Compensa Capital Humano, the leading Flex provider in the Spanish market, in July 2020.

Products

Employee Benefits, Pensions, Life, Accidents & Health, Wellbeing, Travel, K&R, Construction, Real Estate, Property, General Liability, Environmental Liability, Product Liability, Parametric Insurance, Professional Indemnity, D&O, POSI, Cyber, Contingencies, Sports & Entertainment, Marine, Hull, Aviation, Fleets, Warranty & Indemnity, Insurance Due Diligence, Trade Credit, Structured Finance, Political Risk, Surety & Bonds.

Industries serviced

Construction, Energy & Power, Financial Institutions, Real Estate, Marine, Aerospace, Transport & Logistics, Fishing, Food & Beverage, Healthcare & Pharma, Public Administration, Manufacturing, Professional Services, Sports, Tourism & Entertainment.

Sweden

Company name

Howden Insurance Brokers AB

www.howdengroup.com/en-se

Market position

Top five in Sweden for non-life brokers

Offices

Stockholm
Gothenburg
Malmö



Marie Gustafsson

CEO, Howden Sweden

marie.gustafsson@howden.se

P&C Coordinator



Staffan Meder

Senior Insurance Broker

smeder@howden.se

EB Coordinator



Mark Ramsook

**Divisional Director,
Health & Benefits**

mark.ramsook@howdengroup.com

Summary

Specialist broker for Property & Casualty risks and Business Interruption, with particular expertise in Financial and Professional Lines, as well as Reinsurance.

Products

Commercial Crime, Construction, Cyber Liability, D&O, Financial Institutions, Fine Art & Specie, General Corporate & Commercial, General Liability, High Net Worth, Marine, Media & Entertainment, Motor, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Surety, Trade Credit & Bonds, Warranty & Indemnity.

Industries serviced

Communications, Construction, Consumer Retail, Financial Institutions, Food, Manufacturing, Marine, Media & Technology, Mining, Professional Services, Real Estate, Transportation.

Switzerland

Company name

Howden Schweiz

www.howdengroup.com/ch-en

Market position

Top 10 broker in Switzerland

Offices

Zurich
Bern
Lugano
Zug



Felix Jenny

CEO, Howden Switzerland

felix.jenny@howdengroup.com

Summary

Howden Schweiz supports customers on all insurance related consultation, service and processes as a leading broker in the country. With over 70 employees across our offices, we are equipped to tackle insurance the diverse range of broking challenges in the country, and as part of the Howden international network.



Goran Smitran

CCO Retail, Howden Switzerland

goran.smitran@howdengroup.com

Products

A&H, Construction, D&O, Employee Benefits, Professional Indemnity, Property, Travel.

Industries serviced

Engineering, Finance, Medical, Professional Services, Real Estate, Tourism.

Country Coordinator



Yolanda Oviedo

Operations Manager

yolanda.oviedo@howdengroup.com

United Kingdom

Company name

Howden Insurance Brokers Limited
www.howdengroup.co.uk

A-Plan Insurance – a Howden company
www.aplan.co.uk

Aston Lark Limited – a Howden company
www.astonlark.com

Howden Employee Benefits & Wellbeing

SPF – a Howden company
www.spf.co.uk

Market position

Third largest broker in the UK

Offices

Headquartered in London, the combined Howden UK business has more than 150 locations, consisting of offices, centres and local branches



Carl Shuker

CEO,

Howden UK

carl.shuker@aplan.co.uk



Peter Blanc

Executive Chair,

Howden UK

peter.blanc@astonlark.com

Summary

Howden UK is a full service broker, providing tailored insurance solutions for a broad spectrum of clients of all sizes and across multiple sectors. The combined businesses of Howden, A-Plan and Aston Lark manage over £6bn of gross written premium for more than 1.7 million policyholders, served by over 5,000 employees from c150 locations in the UK.

Offering a breadth of products unmatched in the market, we support everyone from consumers, sole traders, small businesses, membership organisations right up to the largest multi-national corporates.

We have specialist teams working across all major sectors and product areas, all powered by data, analytics, technology and a forensic understanding of their clients' needs.

Key Contacts

P&C Coordinator



Martin Wicks
Managing Director,
Global & Corporate Risks
martin.wicks1@howdengroup.com

EB Coordinator



Usman Sheikh
Head of Corporate Sales,
EB&W
usman.sheikh@howdengroup.com



Mark Harris
CEO,
PF Private Clients & Debt Advisory
mark.harris@spf.co.uk



Mark Daines
Director,
Private Clients
mark.daines@astonlark.com

Products

We provide specialist product solutions for a broad range of clients:

- Businesses – from sole traders, SMEs up to the largest corporates.
- Consumers – standard personal lines up to ultra High Net Worth
- Employee Benefits & Wellbeing – for individuals, SMEs and corporates
- Mortgage and debt advisory

Including, but are not limited to:

Group Healthcare Benefits, Group Risk Benefits, Pensions & Financial Wellbeing, Global EB programmes, Buildings & Office Combined, Business Interruption, Care Combined, Contingency (liability, personal accident, travel, event cancellation), Credit Risk, Cyber, D&O, Environmental Liability, Equine, Insolvency schemes, Insurance Due Diligence & Advisory, Legal Expenses, Mortgage, Personal Lines, Political Risk, Professional Indemnity, Public & Employers' Liability, Real Estate Debt Advisory, Tax Risk, Trade Credit, Warranty & Indemnity, Wealth Management.

Industries serviced

We have specialist teams working across all major sectors, including:

Construction, Education, Financial Lines, Fine Art & Specie, Health & Care, Hospitality, Marine, Manufacturing, Motor Trade, Professional Services, Real Estate, Retail, Rural, Sport, Media & Entertainment, Technology and Transportation.

LATIN AMERICA





Sonia Caamaño
CEO, International Growth Markets
sonia.caamano@howdengroup.com



Pablo Bores
CEO, Howden Latin America
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Howden Specialty hub



Max Scagnetti
Miami
max.scagnetti@howdenspecialty.com



Howden countries in Latin America:

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OUR **PARTNERS** IN LATIN AMERICA

Regional coordinator



Andres Posada

LatAm

andres.posada@howdengroup.com

We have **10** Howden One partners in Latin America, located in the countries below:

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Cable cars in San Cristobal Hill,
overlooking Santiago, Chile



Argentina

International Network Partner

Company name

Makler S.A.

www.maklersegueros.com.ar



Market position

Fourth largest broker in Argentina

Offices

Buenos Aires



Ricardo J. Rosenthal
Chairman

rjr@maklersegueros.com.ar

Country Coordinator



Timothy Maitland-Herriot
International Director

timothy.maitland@maklersegueros.com.ar

Summary

Makler are corporate insurance brokers who provide the highest quality service in the market. The fully bilingual staff offer consultancy services, brokerage and risk management, technical analysis and claims handling. Our reputation is based on excellence and full transparency at each step of negotiations.

Products

Claims Management & Reinsurance, Commercial Property & Casualty, Employee Benefits, Energy, High-end Regional Programmes, Marine/STP, Mass Marketing, Risk Management, Special Schemes, Surety/Credit, Workers Compensation.

Industries serviced

Auto Parts, Chemical & Pharmaceutical, Consumer Products, Electricity: Generation, Transportation & Distribution, Food & Beverages, Infrastructure & Public Services, Logistics, Media, Oil & Gas: Upstream/Downstream, Textiles and all manufacturing industries.

Bolivia

International Network Partner

Company name

Kieffer & Asociados S.A.
Corredores de Seguros

www.kieffer-asociados.com.bo



Market position

Number one broker in Bolivia

Offices

La Paz
Santa Cruz
Cochabamba
Tarija



Gonzalo Kieffer Guzman

President & CEO

gonzalo.kieffer@kieffer-asociados.com.bo

P&C Coordinator



Andres Kieffer Fleig

Vice President, Business Development

andres.kieffer@kieffer-asociados.com.bo

EB Coordinator



Cecilia Gorrity

Sub Benefits Manager

cecilia.gorrity@kieffer-asociados.com.bo

Summary

Kieffer & Asociados was founded in 1986, inheriting the first brokerage license in Bolivia. Our experience has made us the international reference for the Bolivian insurance market throughout, thanks to our highly professional work.

Formed of innovative yet respectful professionals, with in-depth knowledge of risk management and analysis, we are able to select the best product for the needs of each client every time. We offer our services to a whole range of business and individual insurance lines, and our technological innovations allow us to provide 24-hour support, 365 days a year, with a professional claims service with frequent reports.

Products

Organised in four strategic lines; Affinity, Benefits, Risk Management, Surety & Credit, we handle the following insurance lines: Property Damage, Business Interruption, Liability, D&O, E&O, Banking Policy, Cyber Risk, Engineering Risks, Construction & Erection, Transportation, Motor, Aircraft, Health or Sickness, Personal Accident, Life, Mortgage Lien, Death, Compulsory Insurance and Surety.

Industries serviced

Agribusiness, Art & Museums, Automobile Fleets, Aviation, Capital Risk, Chemical, Cement & Concrete, Construction & Mounting, Distribution & Franchise, Education, Energy, Engineering, Financial & Professional Service, Food & Drink, Health, Hotels, Maritime, Mining, Oil & Gas, Pharmaceutical, Public Administration, Steel & Metals, Technology & Telecommunications, Transportation & Logistics.

Brazil

Company name

Harmonia Corretora de Seguros Ltda.

www.howdenharmonia.com.br

Market position

Top ten Brazilian broker

Offices

São Paulo
Campinas
Poços de Caldas



Andoni Hernández Bengoa

CEO, Howden Brazil

andoni.hernandez@howdenharmonia.com.br

P&C Coordinator



Rogério Brito Reis

Chief Technical Officer

rogerio.reis@howdenharmonia.com.br

EB Coordinator



Ricardo Anbar

Commercial Superintendent

ricardo.anbar@howdenharmonia.com.br

Summary

Howden Corretora and Howden specialises in P&C, Surety, Cargo Insurance and Employee Benefits, with a focus on corporate accounts. The team has extensive experience in servicing multinational clients using global programs.

Products

A&H, Affinity, Commercial Crime, Construction, D&O, E&O, EB, Financial Lines, Fine Art & Specie, General Liability, Marine/Cargo, Motor, Onshore Energy, Product Liability, Property & Casualty, Property & Real Estate, Rural, Surety.

Industries serviced

Agriculture, Communications, Construction/ Energy & Power, Food, Life Sciences, Logistics/ Warehousing, Manufacturing, Media & Technology, Mining, Cyber, Professional Services, Transportation.

Chile

Company name

Howden Patagonia Corredores de Seguros

www.howdenpatagonia.com

Market position

Top 12 broker in Chile

Offices

Santiago



Francisco Iglesias Buchanan

General Manager

figlesis@howdenpatagonia.cl

P&C Coordinator



Fernando Olavarria Soucy

Account Executive

folavarria@howdenre.cl

EB Coordinator



Juan Antonio Sanchez Meza

Manager

jsanchez@howdenpatagonia.cl

Summary

Affinity and Accident & Health insurance specialists, and expertise servicing Energy, Real Estate and Construction sectors.

Products

A&H, Affinity, Care, Cargo, Construction, EB, Energy, Financial Institutions, General Liability, Life, Motor, Personal Lines, Property & Real Estate, Sports & Entertainment.

Industries serviced

Agriculture, Automotive, Aviation & Aerospace, Construction, Consumer Retail, Energy & Power, Financial Institutions, Healthcare, Mining, Real Estate, Sports & Events, Transportation.

Colombia

Company name

Howden Wacolda, Howden RE,
Proseguros and HC Consulting

www.howdencolombia.co

Market position

Seventh largest broker in Colombia

Offices

Bogotá
Medellín
Cali



Juliana Tobon

CEO, Howden Colombia

juliana.tobon@howdengroup.com

P&C Coordinator



Alina Schuttman Correa

Business Sales Manager

alina.schuttmann@howdengroup.com

EB Coordinator



María Ramos

VP Benefits and Consulting

maria.ramos@howdengroup.com

Summary

Insurance broker with more than 50 years of experience, recognised in the country for its high standards of customer service to private and state companies.

Products

Property, Casualty, Cyber, D&O, Cargo H, General Liability, Motor, Onshore Energy, Life, Health, Surety, Structures Trade Credit, Trade Credit & Bonds, Treaty (reinsurance), Warranty & Indemnity.

Industries serviced

Construction, infrastructure, Manufacturing, Pharmaceutical, Food, Employee Funds, Aviation, Energy, personal lines, State and others.

Costa Rica

International Network Partner

Company name

Comercial de Seguros Corredores de Seguros S.A

www.comerseguros.com



Market position

Number one broker in Costa Rica

Offices

San José

Country Coordinator



Federico Castro Esquivel

Partner & Insurance Broker

fcastro@comerseguros.com



Marco Vinicio Alfaro

Partner & Insurance Broker

mvalfaro@comerseguros.com

Summary

With more than 40 years in the market, Comercial de Seguros, is a leading company in the Costa Rican insurance market. Their customer oriented services, commitment and highly experienced brokers have allowed them to advise more than 65 000 satisfied clients, including private individuals and largest national and multinational companies to whom we tailor schemes. Comercial de Seguros works with the highest quality standards and excellence to provide effective risk management solutions to every client.

Products

Property & Casualty, Corporate & Commercial, Construction, Corporate Travel, Crime, Cyber, Directors & Officers, Cargo Marine, STP, Employee Benefits, Errors & Omissions, Fidelity Crime, Financial Lines, Fine Art & Specie, Flood, General Liability, Marine, Personal, Product Liability, Professional Indemnity, Surety, Trade Credit, Transportation, Umbrella excess, Workers' compensation, Accident & Health, Affinity schemes, Care & Medical, Sport and Recreation.

Industries serviced

Automobile, Car Rentals, Aviation, Transportation & Logistics, Construction, Chemicals, Cosmetics, Cultural Institutions, Energy, Financial Institutions, Food & Beverage, Foundries, Healthcare, Law Firms, Manufacturers, Marine, Non-Profit Corporations, Pharmaceuticals, Private Equity, Professional Services, Public Relations, Real Estate Owners, Retail, Special Events, Technology Service Providers, Waste Management, Cooperatives, Advertising & Public Relations.

Ecuador

International Network Partner

Company name

Multiapoyo Cia Ltda

www.multiapoyo.com.ec



Market position

5th largest broker in Ecuador

Offices

Quito (HQ)
Guayaquil



Jorge Callejas

President

jorgecallejas@multiapoyo.com.ec

P&C Coordinator



Marcelo Saa

Sales Manager

marcelosaa@multiapoyo.com.ec

EB Coordinator



Pablo Almeida

General Manager

pabloalmeida@multiapoyo.com.ec

Summary

Multiapoyo is an insurance broker firm that provides specialized solutions in health, life, homeowner, vehicle, property and business insurance among other branches. Our goal is to find our clients the right coverage, the most suitable insurance company and finally to help them manage all their claims.

Products

General Liability, Health and Life, Property, Civil Liability, Equipment and machinery, Fidelity, Personal Accident, Credit, Bonds, Travel, Personal Home and Motor, Engineering, Marine, Affinity, Aviation.

Industries serviced

We provide solutions across the full range of industries, for companies of all sizes. We have particular expertise in Affinity, Commercial, Industrial and Transportation.

Ecuador

International Network Partner

Company name

Asegbrok Broker de Seguros

<https://asegbrok.com.ec/>



Market position

One of the top Retail brokers in Ecuador

Offices

Quito



Patricio Alvarez

President

palvarez@asegbrok.com.ec

P&C Coordinator



Jose Arguello

General Manager

jarguello@asegbrok.com.ec

EB Coordinator



Maria Jose Ubilluz

Sales Director

mubilluz@asegbrok.com.ec

Summary

Asegbrok is part of an expert group in insurance, affinity and reinsurance brokerage with top executives adding more than 48 years of experience. We develop strong and long lasting relationships with insurance companies which allow us to deliver a customized service to our clients in both the assessment of terms and conditions and the support in all claims. Thus, our signature is to provide an efficient and a complete (360) assistance that includes: In-house engineers that carry out risk management programs, technology and innovation.

Products

Multi-risk Insurance, Oil & Gas Insurance, Energy, General and Professional Civil Liability, Surety Insurance, Parametric, Cyber Risks, Life and Medical Assistance, Construction and Assembly, Air and Maritime Hull, Protection and Indemnity, Travel Insurance, Directors and Administrators, Machinery Breakdown, Contractors Equipment, Loss of Profits, Alop (Advance Loss of Profits), Personal Accidents, Insurance for Financial Institutions, Stock Throughput (STP), among other lines of approved insurance.

Industries serviced

Property, liability, accident and health, across a diverse range of industries, from oil & gas, energy, manufacturing, mining, construction, financial lines, marine / air hull, affinity, among others.

El Salvador

International Network Partner

Company name

Multiriesgos, S.A de C.V

www.multiriesgos.com



Market position

Top three broker in El Salvador

Offices

San Salvador (HQ)
San Miguel
Santa Ana

Country Coordinator



Jose Mauricio Portillo

President

joseportillo@multiriesgos.com

Summary

Multiriesgos is a leading retail insurance brokerage firm which was established in December 1993, they serve from personal lines clients to the most complex corporate risks placed in El Salvador. The company is proud to be called the most technical and innovative brokerage firm in El Salvador and this is complemented with excellent service and outstanding attention to their clients. The company has more than 60 professionals available to support clients' requirements.

Products

Agriculture, Aviation, Bonds, Cargo, Construction, Cyber, D&O, E&O, Energy, Finance, General Liability, Life & Health, Microinsurance, Motor, Professional Indemnity, Property & Casualty, STP, Trade Credit, Travel.

Industries serviced

Automotive, Aviation, Construction, Financial Institutions, Food Processing companies, Importers/Exporters, Industrial, Manufacturing, Marine & Cargo, NGOs, On-Shore Energy, Real Estate Development, Textiles, Tourism.

View of El Salvador
from Usulután



Guatemala

International Network Partner

Company name

Prointel Seguros

www.prointelseguros.com



Market position

Top five Independent & top ten overall
Insurance Broker in Guatemala

Offices

Guatemala City



Mario Pedro Aguilar

CEO

maguilar@prointelseguros.com

P&C Coordinator



Luis Fernando Aguilar

Commercial Director

laguilar@prointelseguros.com

EB Coordinator



Luis Pedro Villa

Commercial Director

lvilla@prointelseguros.com

Summary

Prointel is a unique and innovative insurance brokerage firm with expertise across the market. We design risk management programs protecting the lives and assets of individuals and companies, helping our clients make the best decision for their financial stability.

Prointel has a 96+% renewal rate and guarantees a personalized and world class service, backed by an advanced technology platform creating new solutions for our clients.

Products

All lines of private and corporate insurance including, Accident and Health, Life, Employee Benefits, Aviation, Auto, Arts, Bonds, BB, CAR, Cash and Values, Credit, Crime, D&O, EAR, EE, E&O, Garage Keeper, Hangar Keeper, Liability, Marine / Cargo, MB, Property – BI, War and Terrorism.

Industries serviced

Architecture, Communication, Construction, Energy, Education, Food & Beverage, Healthcare, Manufacturign, Marine, Pharmaceutical & Chemical, Real State Transportation & Logistics, Technology, and more.

Honduras

International Network Partner

Company name

MPL Asesores de R.L.
(MPL Seguros)

www.mplseguros.com



Market position

Top three broker in Honduras

Offices

Tegucigalpa
San Pedro Sula
Choluteca

Country Coordinator



Marcelo Pedemonte Lara
President

marcelo.pedemonte@mpl.hn



Gerardo Sarmiento
Executive Director

gerardo.sarmiento@mpl.hn

Summary

MPL Seguros is a leading retail insurance brokerage firm providing expert advice and custom made insurance programs. The company services personal and corporate insurance lines, including: life, health, accident, automobile, general liability, energy, construction, property & casualty, marine cargo, stock throughput, recall, financial lines, among others. They have a staff of highly skilled and trained professionals who work tirelessly to satisfy their clients. They strive to provide clients with the insurance policy that best fits their specific needs, and work to constantly innovate and improve the technology and processes in order to offer a fast, reliable service.

Products

Accident & Heath, Agriculture, Aquaculture, Aviation, Auto, Bonds, Cargo, Construction, D&O, E&O, Energy, General Liability, Life, Professional Indemnity, Property & Casualty, Real Estate, Sports, Stock Throughput, Trade Credit, Travel.

Industries serviced

Agriculture, Aquaculture, Construction, Energy, Exporters, Financial Institutions, Industrial, Manufacturing, Professional Services, Real Estate, Retail.

Mexico

Company name

Howden Mexico

www.ordashowden.mx

www.adrisa.com.mx

Market position

Top 10 broker in Mexico

Offices

Mexico City



Max Scagnetti

CEO, Howden Mexico

max.scagnetti@howdenspecialty.com



Luis Suarez de Lezo

CEO, Howden Adrisa

luis.suarezdelezo@adrisa.com.mx

Country Coordinator



Jaime Fernández-Villaverde

Corporate Director

jaime.fernandezvillaverde@howdengroup.com

Summary

Howden is a leader in the Mexican insurance market and has strong expertise across corporate lines. Headquartered in Mexico City, our business has grown from legacy operations; Grupo Ordas and Adrisa Seguros, and built upon a shared entrepreneurial ethos, based on strong client focus and exceptional people. In addition to motor insurance expertise, an impressive technology platform will help deliver even better solutions to clients across many different lines of business.

Products

Motor, Property, General Corporate & Commercial, Crime, Marine Cargo, Kidnap & Ransom, Terrorism & Political Violence, General Liability, Financial lines, Cyber, D&O, EB (major medical expenses, life and wellness), Global Credit Solutions, Structures Trade Credit, Reinsurance, Surety Bonds & Guarantees, Personal Lines and many more.

Industries serviced

Automotive, Casualty, Property, Construction & Engineering, Manufacturing, Mining, Financial Institutions, Pharmaceutical, Marine & Cargo, Logistics, Public Sector, Fine Art & Specie, Communications, Professional Services, Health & Care, Natural Resources, Real Estate, Consumer Retail, Tourism, Reinsurance and others.

Panama

International Network Partner

Company name

Kam y Asociados, S.A.

www.kampasa.com



Market position

Third largest broker in Panama

Offices

Chitré
Colón
David
Panama City
Penonomé
Santiago

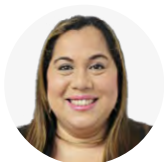


Rolando Kam

President

rolandokam@kampasa.com

P&C Coordinator



Tatiana Kirsch

**Manager - International
& Technical**

tkirsch@kampasa.com

EB Coordinator



Mark Ramsook

**Divisional Director,
Health & Benefits**

mark.ramsook@howdengroup.com

Summary

Kam y Asociados is a prestigious insurance broking company with almost 50 years' experience in the insurance market. We seek to provide comprehensive advice to our clients, through our human capital that constantly seeks to provide the correct coverage and the best terms.

Products

Automobile, Bonds, Casualty, CAR, EAR, Employee Benefits, Health, Life, Marine, Property and all other lines of insurance.

Industries serviced

Aviation, Communications, Construction, Energy, Financial Institutions, Hotels, Hull and Machinery, Logistics, Marine/Ports, Retail and other industries.

Peru

International Network Partner

Company name

Contacto Corredores de Seguros SA

www.contacto.com.pe



Market position

Second largest broker in Peru

Offices

Lima
Arequipa
Cajamarca

Country Coordinator



Giulio Valz-Gen

CEO

gvalzgen@contacto.com.pe



Sandra Perales

Vice President

sperales@contacto.com.pe

Summary

Contacto has over 35 years of experience in risk management and insurance of various economic activities, and now has a team of 150 professionals with great experience in the market. Our service includes Risk Management and Insurance, Risk Prevention, Engineering both for property risks and occupational health and safety and consulting. Our virtual tools provide a comprehensive and efficient service to clients.

Local control of the operations allows for the necessary flexibility to provide a service that is deeply personalised. Our international relationships provide connections with the international insurance and reinsurance global markets. We provide our clients worldwide synergy with the expertise and experience of our international network.

Products

Accident & Health, Affinity, Construction, D&O, E&O, EB, General Liability, Health, K&R, Life, Marine, Onshore Energy, Personal Lines, Product Liability, Professional Indemnity, Property & Casualty, Property & Real Estate, Sports & Entertainment, Structured Trade Credit, Surety, Trade Credit & Bonds.

Industries serviced

Construction, Energy & Power, Financial Institutions, Leisure, Logistics, Mining, and other sectors.

Uruguay

International Network Partner

Company name

Global Brokers S.A.

www.globalbrokers.com.uy



Market position

Third in Corporate Business

Offices

Montevideo

P&C Coordinator



Diego Fernández Ameglio
CEO

diegofernandez@globalbrokers.com.uy

EB Coordinator



Alvaro Fernandez
Owner

alvarofernandez@globalbrokers.com.uy

Summary

Global Brokers has represented various international partners throughout the years, and we consider ourselves to be a broker where small, medium and large companies can find specific solutions for their risks and full service for their needs. We seek to achieve excellence in customer satisfaction through an integral insurance consultancy that selects the best of the alternatives.

Products

Automobile, Aviation, Bonds, CAR, Casualty, Cargo & Transit, D&O, E&O, Employee Benefits, General Liability, Health, Property & Business Interruption, Marine, Workers Compensation.

Industries serviced

Agriculture & Forestry, Construction, Energy, Food, Leisure, Manufacturing, Middle Market Business, Personal Lines, Renewables, Tourism.

TURKEY, THE MIDDLE EAST & AFRICA

- Howden territories
- Howden One partner territories
- Howden Specialty and Howden Reinsurance hubs



Sonia Caamaño
CEO, International Growth Markets
sonia.caamano@howdengroup.com



Atinç Yılmaz
CEO Turkey, North Africa & CIS Countries Region and
Chairman for Multinational Clients Practice TMEA
atinc.yilmaz@howdengroup.com



Richard Mockett
CEO, Howden Middle East & Sub-Saharan Africa
richard.mockett@howdenspecialty.com



Howden countries in Turkey, the Middle East and Africa:

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OUR **PARTNERS** IN TURKEY, THE MIDDLE EAST & AFRICA

Regional coordinator



Garima Verma
Turkey, Middle East & Africa
garima.verma@howdengroup.com

In addition to our local partner offices, Howden has a developing partnership with the entrepreneurial initiative: OLEA. Launched in 2017 by the two founding partners, OLEA is a pan-African independent brokerage network that extends the capabilities of Howden One to a further 13 African nations.

Please contact Garima for more on OLEA and our regional capabilities in Africa.

We have **9** Howden One partners in Turkey, the Middle East and Africa, located in the countries below:

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Golden Horn district and the Suleymaniye Mosque, Istanbul, Turkey



Bahrain

International Network Partner

Company name

Protection Insurance Services (PIS)

www.pis.bh



Market position

Top Employee Benefits
Broker in Bahrain

Offices

Manama

Country Coordinator



Samy Aziz
Executive Director
samy@pis.bh



Beena Varghese
Supervisor Corporate Relations
beena@pis.bh

Summary

Protection Insurance Services (PIS) is a Limited Liability Bahraini company, established in the year 1996. PIS provide extensive professional services on all insurance classes for corporate and individual clients under a single roof.

PIS are proud of its 20+ years of successful appointment to several prestigious corporate clients, earning a reputation for quality service and commitment. The main focus is to work towards excellence through maintaining a highly praised professional image.

Products

Medical & Life, Aviation, Bankers Blanket Bond, Cargo Liability, Contractors All Risk, Credit Card & Associated Cover, Cyber Liability, Directors & Officers Liability, Electronic & Computer Crime, General Liability, Hull Marine, Professional Indemnity.

Industries serviced

We have particular expertise in Financial organizations, Construction, Trading, Hotels, Schools and Airlines.

Egypt

International Network Partner

Company name

Medmark Insurance Brokerage

www.medmark.eg



Market position

A top three broker in Egypt, with market leading EB capabilities

Offices

Central Cairo (HQ)
Heliopolis (East Cairo)
Alexandria



Sherif El Ghatrifi

CEO

s.elghatrifi@medmark.eg

Country Coordinator



Miral Osman

Business Development Supervisor

m.osman@medmark.eg

Summary

Medmark Insurance Brokerage is a full-fledged insurance broker, offering a wide range of personal and general insurance solutions to individuals and families as well as companies and organisations in Egypt.

With over 30 years of experience, our specialty lies in the intensive service-focused medical insurance and assistance fields. Developing our know-how over the years, we offer all lines of insurance solutions in the market supported by a 360-degree portfolio management service to our individual and corporate clients.

Products

All lines of insurance for individual and corporate clients, with a considerable experience in Employee Benefits, International Private Medical Insurance (IPMI) and assistance.

Industries serviced

We service all types of industries, International organisations and governmental institutions.

Ghana

International Network Partner

Company name

KEK Insurance Brokers Ltd.

www.kekgroup.net



Market position

Market leader for over 30 years

Offices

Accra	Tamale
Tema	Takoradi
Kumasi	Tarkwa
Sunyami	

P&C Coordinator



Shaibu Ali
Managing Director
sali@kekgroup.net

EB Coordinator



Yaw Tinkorang Yeboah
KEK Group
ytyeboah@kekgroup.net

Summary

KEK has been the market leader in Ghana for over twenty five years, providing insurance advisory services. We offer quality and timely service comparable to international best practices by a strong technical team. Our experiences cut across all the various sectors of the economy and we have developed expertise in timely settlement of valid claims.

Products

Assets All Risks, Public/product/Third party Liability, Motor/Vehicle, Marine, Aviation, Construction, Plant and machinery, Offshore and Onshore Energy, Local & International medical, Bankers Blanket Bond/ Bankers Indemnity, professional indemnity, Directors and Officers, Burglary Liability among others.

Industries serviced

Agricultural, Construction, Educational, Energy/Natural Resources, Financial, Food & Drinks/Beverages, Health, Hospitality, Manufacturing, Oil & Gas, Telecoms, Transportation, among others.

Jordan

International Network Partner

Company name

APEX Insurance

www.apexib.com



Market position

Number one broker in Jordan and third largest Arab owned broker in MENA

Offices

Amman



Zuhair Atout

CEO

Zatout@apexib.com

P&C Coordinator



Samah Abu Sheikha

Deputy CEO – Operations

Sabusheikha@apexib.com

Summary

APEX Insurance is one of the largest insurance and reinsurance brokers in the Middle East & North Africa (MENA). The company was established in 2010 to serve the diverse needs of local, regional, and international clients, leveraging its extraordinary expertise in order to establish fruitful long-term partnerships. APEX Insurance provides a diverse, ever-evolving range of insurance, reinsurance, and consultancy services.

From our headquarters in Amman, we work tirelessly to exceed our clients' needs and expectations.

Products

Aviation, Bankers Blankets Bonds, Claims Handling/Claims Management, Corporate & Commercial Property, Credit, Cyber, D&O, Energy, Engineering, Event Cancellation, Motor, Financial Lines, Fine Art & Specie, General Liability, Life & Health, Livestock, Marine Cargo, Marine Hull, Marine Liabilities, Political Risks, Professional Indemnity, Project Cargo, Research and Clinical Trial Liability, Product Liability, Tour Operator Liability, Travel.

Industries serviced

Agriculture, Automobile, Aviation, Construction, Design and Architecture, Distribution, Energy, Financial Institutions, Food and Beverages, Hospitality, Logistics, Manufacturing, Marine, Pharmaceutical, Professional Services, Technology, Telecommunication, Tourism, Transportation.

Liberia

International Network Partner

Company name

KEK Insurance Brokers (Liberia) Ltd.

www.kekgroup.net



Market position

Leading insurance broker in Liberia

Offices

Monrovia



Shaibu Ali
Managing Director
sali@kekgroup.net

P&C Coordinator



Stanley Vitoh
Country Manager
svitoh@kekgroup.net

EB Coordinator



Yaw Tinkorang Yeboah
KEK Group
ytyeboah@kekgroup.et

Summary

KEK Insurance Brokers (Liberia) Ltd is a subsidiary of KEK Insurance Brokers Ltd (Ghana) and was fully licensed in 2008 as the only broker in Liberia at the time. We are an insurance group with over 25 years' experience and a leading insurance broking firm with a substantial portfolio of local and international clients.

KEK Liberia, since its establishment in 2008, has competently handled the insurance portfolios of our clients and introduced new insurance products into the Liberian market for the benefit of our clients. With our years of operation in Liberia, the company has set itself as the leading insurance broking firm and broker of choice in the market.

Products

Assets All Risks, Public/product/Third party Liability, Motor/Vehicle, Marine, Aviation, Construction, Plant and machinery, Offshore and Onshore Energy, Local & International medical, Bankers Blanket Bond/ Bankers Indemnity, professional indemnity, Directors and Officers, Burglary Liability among others.

Industries serviced

Manufacturing, Financial, Mining, Construction, Educational, Energy/Natural Resources, Food & Drinks/Beverages, Health, Hospitality, Manufacturing, Telecoms, Transportation, among others.

Mali

International Network Partner

Company name

Cabinet International de Representation en Assurance (CIRAS)

www.cirasmali.com



Market position

Third largest broker in Mali

Offices

Bamako

Country Coordinator



Hélène Assa Camara Ndiaye
CEO

hacamara@cirasmali.com

Summary

CIRAS is an insurance brokerage company headquartered in Bamako, Mali. Our insurance legislation is common to all CIMA (the Regional Insurance Industry Body) member countries, which include most French-speaking countries in South-Saharan Africa.

We exercise different activities: brokerage, risk audit, studies and various consultations in insurance. Our mission is to provide our customers with the best coverage available, and to design appropriate technical solutions to ensure risk management, as well as their management at the best cost.

Products

Construction, Energy, General Liability, Life, Loss & Property, Marine, Motor, Multi Lines, Personal Lines, Product Liability, Professional Indemnity, Property & Real Estate.

Industries serviced

All major industries including but not limited to Energy & Power, Mining, Transportation.

Morocco

Company name

Howden Assurances Maroc

www.howden.ma

Market position

Leading insurance broker in Morocco

Offices

Casablanca
Tanger

Country Coordinator



Omar Abbadi

CEO, Howden Morocco

o.abbadi@howden-maroc.com

Summary

Howden Assurances Maroc (formerly Artai-Global Assurances) is a leading broker in Morocco, operating for more than 10 years and providing the best insurance solutions in several specialties. With an engagement of more than 30 professionals offering the best Risk Analysis and Management services.

Products

All lines of Personal and Corporate business. Including but not limited to - Accident, Employee Benefits, Casualty, Clinical Trials, Energy, Construction & Engineering, Car Fleet & Transport, Cyber, D&O, Freight Forwarders, Health, Life, Marine, PI & Financial Risks, Trade Credit, Property & Pecuniary, Terrorism.

Industries serviced

Construction, Retail, Energy, Construction & Engineering, Transport Businesses, Hospitality & Leisure, Life Sciences, Manufacturing, Marine, Professional Services.

Mozambique

International Network Partner

Company name

Nacional Brokers Lda

www.nacionalbrokers.com



Market position

Second largest broker in Mozambique

Offices

Maputo

Country Coordinator



Amina Aboobakar

Financial and Administrative Director

amina.aboobakar@nacionalbrokers.co.mz

Summary

Nacional Brokers (NB) was the first broking company to be granted a license in Mozambique, during the privatisation of the various industries in the country. With a portfolio of over 400 commercial clients, we have grown steadily over the years and we are well known in the local market for our solution driven methods and efficient service. We are well versed in dealing with global placements and working with the Risk Management teams of our various multinational clients. Our motto is "Our service is the key to our success".

Products

All lines of business for commercial and corporate clients.

Industries serviced

Agriculture, Banking, Beverages, Construction, Hospitality, Insurance Companies, Logistics, Manufacturing, Mining, Oil & Gas, Ports & Terminals, Tobacco, Transportation & Infrastructure.

Nigeria

International Network Partner

Company name

FBN Insurance Brokers Ltd

www.fbninsurancebrokers.com



Market position

Top five broker in Nigeria

Offices

Lagos
Abuja
Ibadan
Port-Harcourt



Olumide Ibidapo

CEO

olumide.a.ibidapo@fbninsurancebrokers.com

Country Coordinator



Olawale Omotehinse

Country Manager

olawale.omotehinse@fbninsurancebrokers.com

Summary

FBN Insurance Brokers are a subsidiary of FBN Holdings Plc, one of the largest financial institutions in Nigeria. We provide expert broking knowledge and capabilities in risk assessment, analysis, structuring and overall servicing, as well as value added Risk Management services. We have the reputation, expertise and unrivalled experience in Energy Insurance, Oil and Gas, sophisticated and complex Risk Management and Re-insurance services. FBN Insurance Brokers work with over 700 branches of the First Bank of Nigeria to deliver tailored solutions for our clients.

Products

Accident, Agriculture, Auto, Aviation, Cargo, Computer, Employee Benefits, Engineering, Fidelity Guarantee, Goods-In-Transit, Hull, Industrial, Kidnap & Ransom, Medical, Machinery Breakdown, Motor Boat, Oil & Gas, Professional Indemnity, Property, Public Liability. All lines of business for commercial and corporate clients.

Industries serviced

Beverage, Energy & Power, Engineering & Construction, Financial Institutions, FMCGs, Healthcare, Manufacturing, Marine, Oil & Gas, Professional Service, Public sector, Real Estate, Retail amongst others.

Oman

Company name

Howden Insurance Brokers LLC

www.howdengroup.com

Market position

Top five broker in Oman

Offices

Muscat

P&C Coordinator



Rajiv Arora
CEO, Howden Oman

rajiv.arora@howdenoman.com



Sabu Varghese
Head of P&C

sabu.varghese@howdenoman.com

EB Coordinator



Dr Swapnil A Dikshit
Employee Benefits
& Operations Leader

drswapnil.dikshit@howdenoman.com

Summary

In Dec 2017, Howden Broking partnered with a large professionally managed business conglomerate Sheikh Saad Suhail Bahwan in Oman to enter the Sultanate. With this merger, our aim is to bring a fresh perspective for our clients by leveraging our existing expertise in the Middle East Region as well as the wider Howden Group's access to specialist insurance products and markets in London and Internationally. We seek to build a niche local insurance broking business that will bring the best of our international capabilities to our clients.

Over the span of five years, Howden Oman has primarily focused on insurance solutions with respect to Financial lines, Cyber Insurance, Employee Benefits, Property Insurance, Construction and Marine. Howden Oman operation is led by Rajiv Arora, an industry veteran with over 35+ years of experience in insurance companies & insurance broking, in India & the Middle East. Howden Oman is positioned to operate as a Top 5 broker in the Sultanate of Oman. Howden Oman has completed 5+ years and has 20+ staff members.

Products

Financial Lines, Cyber Liability, D&O, Employee Benefits, Marine Cargo, Construction, Corporate & Commercial Property, General Liability, Motor Fleet, Product Liability, Professional Indemnity, Trade Credit. Medical Malpractice, Personal Lines.

Industries serviced

Financial Institutions, Automotive, Construction & Manufacturing, Consumer Retail, Food, Jewelers, Media & Technology, Medical Practitioners, Professional Services, Logistics, FMCG, Livestock, Educational Institutions, Hotels, Hospitals, Energy, Power and Desalination.

Qatar

International Network Partner

Company name

A's Insurance Brokerage

www.aicqatar.com



Market position

A leading insurance broker in Qatar

Offices

Doha

Country Coordinator



Akram Hamad
Managing Director
akram@aicqatar.com

Summary

A's Insurance Brokerage is the first locally – licensed insurance brokerage in Qatar that designs best insurance coverage and provides professional advice ensuring our clients receive excellent solutions for their insurance needs and utmost possible value of their premium such as property all risks, professional indemnity and other general lines insurance with expertise in group medical & life.

Products

Expert in medical & life with vast experience in handling Engineering, Aviation, Property All Risk, Public Liability, Sabotage & Terrorism, Third Party Liability, Workmen's Compensation, Personal Accident, Travel Insurance, Contractor's All Risk, CPM Machinery, Equipment Insurance, Erection All Risk, Fidelity Guarantee, Marine & Cargo Insurance, Medical Malpractice, Money Insurance, Motor Insurance, Professional Indemnity Insurance, Yacht Insurance & Consultancy and Advisory Services.

Industries serviced

Government & Semi – Government Entities, Aviation Industry, Major Contracting Companies, International Schools, Hotels, Banking, Media & Telecommunications, Energy & Petroleum, Manufacturing, Environment & Infrastructure.

Sierra Leone

International Network Partner

Company name

KEK Insurance Brokers (Sierra Leone) Ltd.

www.kekgroup.net



Market position

Leading broker in Sierra Leone

Offices

Freetown



Shaibu Ali
Managing Director
sali@kekgroup.net

P&C Coordinator



Stanley Vitoh
Country Manager
svitoh@kekgroup.net

EB Coordinator



Yaw Tinkorang Yeboah
KEK Group
ytyeboah@kekgroup.net

Summary

KEK Insurance Brokers (Sierra Leone) Ltd is a subsidiary of KEK Insurance Brokers Ltd (Ghana) that has obtained a license to provide Insurance Broking and Consultancy Services to businesses and households in Sierra Leone.

Since its operations began in Sierra Leone in 2008 it has become the preferred local insurance broker highly recommended as a leading broker by the Sierra Leone Insurance Commission.

The growth of KEK Sierra Leone has been phenomenal because it is constantly and actively improving its workforce through participation and involvement in training, continuous professional development and motivation.

Products

Assets All Risks, Public/product/Third party Liability, Motor/Vehicle, Marine, Aviation, Construction, Plant and Machinery, Offshore and Onshore Energy, Local & International Medical, Bankers Blanket Bond/ Bankers Indemnity, Professional Indemnity, Directors and Officers, Burglary Liability among others.

Industries serviced

Telecommunication, Mining, Manufacturing, Construction, Educational, Energy/Natural Resources, Financial, Food & Drinks/Beverages, Health, Hospitality, Oil & Gas, Telecoms, Transportation, among others.

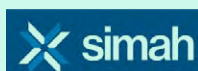
South Africa

International Network Partner

Company name

Simah Risk Advisors

www.simah.co.za



Market position

One of the largest independently owned Brokers in SA

Offices

We have offices in all the large Metropolis areas

We hold a unique position in South Africa, for all enquiries please contact Gary Ankorn in the first instance. From here, the Howden team will either assist with your enquiry or pass to the experienced team at Simah Risk Advisors.

Country Coordinator



Gary Ankorn

CEO, Howden Broking South Africa

gary.ankorn@howden-brokers.com



Jan Drahota

Africa & International Liaison

jand@simah.co.za

Summary

Simah has positioned itself as the 'thought leading' niche broker in the market focusing on complex and difficult risks that require a unique skill and expertise to be placed. We employ some of the most experienced and respected brokers in the market. Our expertise ranges from pioneering solutions in personal lines insurance and innovation in commercial insurance solutions, to creative and effective problem solving for the larger and more complex businesses.

Products

All lines of personal and corporate business, including but not limited to Accident & Health, Aviation, Construction, Cyber, Directors & Officers, Environmental & Pollution Liability, Event Cancellation, Financial Guarantees, General Liability, Legal Liabilities & Costs, Marine, Medical Malpractice, Motor, Professional Indemnity, Property, Public Liability.

Industries serviced

All major industries, including but not limited to Aviation, Construction, Defence, Engineering, Financial Institutions, Freight & Forwarding, Heavy Industry, Information and Communication Technology, Leisure and Entertainment, Manufacturing, Pharmaceutical, Power Generation, Professional Consulting, Real Estate, Recreation, Research & Development, Retail, Recreation, State-Owned & Government, Transport & Automotive.

Tanzania

Company name

Howden Puri Insurance Brokers Limited

www.howdenpuri.co.tz

Market position

A top five broker in Tanzania

Offices

Dar es Salaam

Country Coordinator



Umesh Puri

CEO, Howden Puri

umesh.puri@howdenpuri.co.tz

Summary

A specialist insurance broker focusing on delivering exceptional service to local and international clients. Experts in handling all major classes of insurance with a particular focus on delivering innovative solutions using technology. Over 67 years of local market knowledge/relationships now strengthened by being part of a global Howden network.

Products

PI and D&O, Blanket Bankers Bond, Financial Risks, Cyber, Aviation, EL/PL, Energy & Mining, PVT, Asset All Risk, General Corporate/Commercial, Marine, Cargo/Goods in Transit, Employee Benefits, Medical, Group Life, Group Travel.

Industries serviced

Aquaculture, Construction & Engineering, Financial Institutions, Energy, Healthcare, Hospitality, Manufacturing, Mining, Retail, Telecommunications, Transport.

Turkey

Company name

Howden Türkiye

www.howdengroup.com/tr-en

Market position

Howden is a top three insurance broker in the Turkish market

Offices

Ankara
Bursa
Istanbul
Izmir



Atınç Yilmaz
Chairman of Howden Turkey
Regional CEO Turkey, North Africa
& CIS Countries
atinc.yilmaz@howdengroup.com

P&C Coordinator



Can Seven
Senior Director
can.seven@howden.com.tr

EB Coordinator



Zehra Tanıtılmış Kapan
Head of Employee Benefits Sales
& Placement & Operation
zehra.tanitmis@howden.com.tr

Summary

Howden in Turkey is made up of two entities; Howden ACP and Howden RE.

Howden RE is the leading independent reinsurance broker offering specialist and multi-line (re)insurance solutions to insurance companies and its business partners. Howden RE have recently added treaty solutions to its product offering provided by a highly experienced team.

In April 2018 ACP became part of Howden. Provides corporate customers with innovative, technological and rational Risk Management and Insurance solutions.

Headquartered in Istanbul, Howden Türkiye is a leading insurance broker in Turkey and the largest independent broker in the market.

Products

Aquaculture, Cargo Marine, Claims Handling, Construction, Corporate & Commercial Property, Cyber, D&O, Financial Institutions, General Liability, Health, Offshore Energy, Onshore Energy, Motor Fleet & Advisory to the Lenders of Project Finance, Product Liability, Professional Indemnity, Trade Credit, Reinsurance Treaty.

Industries serviced

Construction, Consumer Retail, Financial Institutions, Fish Farms, Food, Manufacturing, Mining, Power & Energy, Professional Services, Public Sector, Real Estate, Transportation.

United Arab Emirates

Company names

Howden Insurance Brokers LLC (Dubai)
Howden Guardian Insurance Brokers
LLC. (Abu Dhabi)

www.howdenuae.com
www.howdenguardian.com

Market position

Top five broker in UAE

Offices

Abu Dhabi
Dubai
Sharjah



Sajith Kumar
CEO, Howden UAE
sajith.kumar@howdenuae.com



Racha Moukayed
Managing Director, Abu Dhabi
racha@howdenguardian.com

P&C Coordinator



Garima Verma
Associate Director, Head of Placement
Employee Benefits, Howden One Regional
Coordinator
garima.verma@howdengroup.com

EB Coordinator



Quinton Menezes
Regional EB Director & UAE EB Leader
quinton.menezes@howdengroup.com

Summary

A leading broker with strong "Specialty" focus on ground on Financial Lines, Employee Health and Benefits, Trade Credit, Energy, Construction, Marine & Reinsurance.

Products

Financial Lines, Employee Health and Benefits, Trade Credit, Energy, Construction, Marine, Property, General Liability, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate.

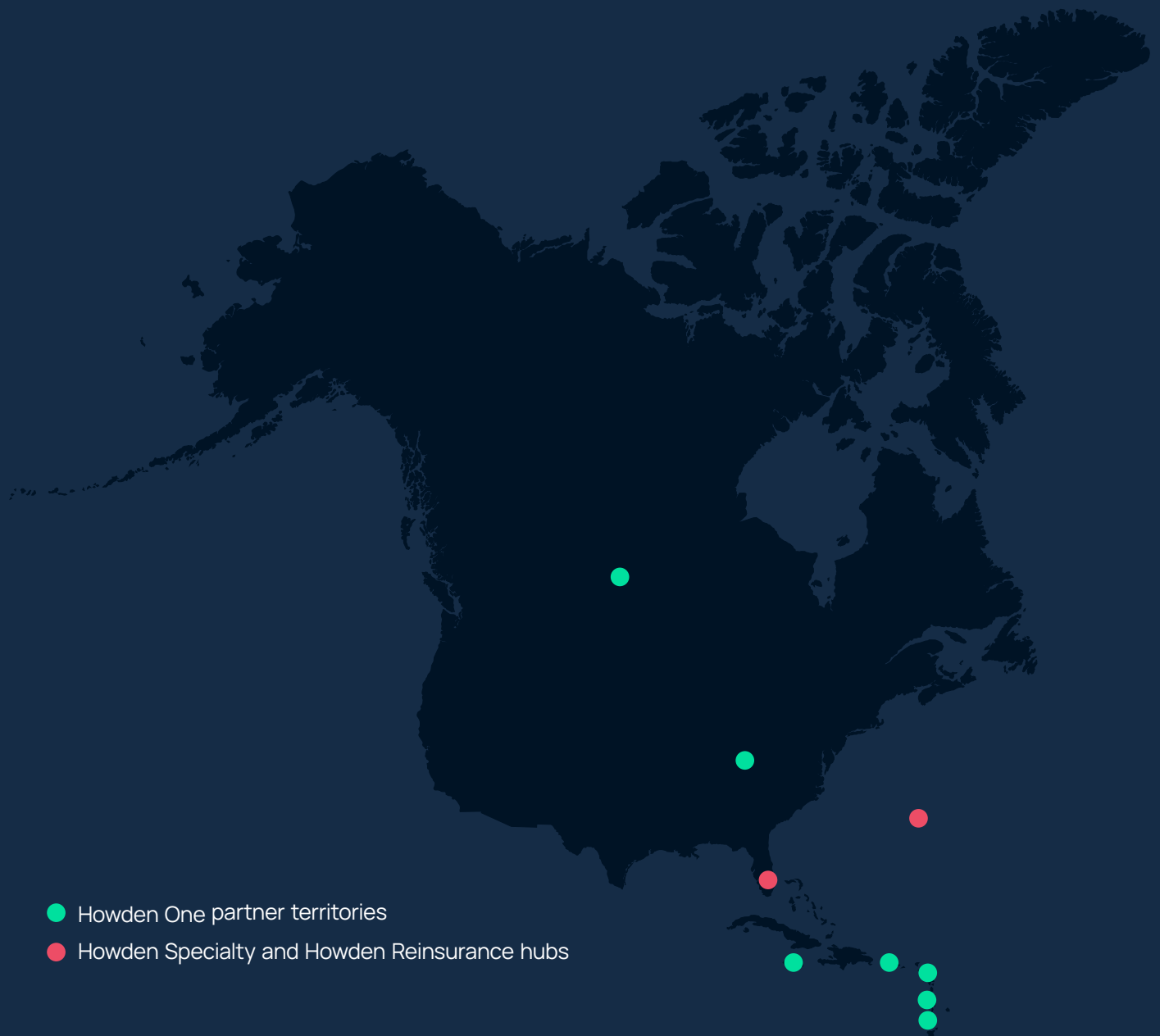
Industries serviced

Automotive, Construction, Consumer Retail, Educational institutions, FMCG, Financial Institutions, Healthcare, Manufacturing, Marine, Professional Services, Public Sector, Real Estate, Transportation.

NORTH AMERICA & THE CARIBBEAN

Howden is the only international retail broker with offices in Europe, Asia, Latin America, the Middle East and Africa, that does not service clients directly in the US.

We have established first-class broker relationships in the region, via our Howden One network, and service our global clients through specialty hubs in Miami and Bermuda.



Howden Specialty hub



Robert Stubbs

MD, Howden Bermuda

robert.stubbs@howdengroup.com



Barnaby Rugge-Price

US and Canada

b.rugge-price@howdengroup.com



OUR **PARTNERS** IN NORTH AMERICA & THE CARIBBEAN

Regional coordinator



Martin Wicks
North America & the Caribbean
martin.wicks1@howdengroup.com

We have **8** Howden One partners across the region, located in the countries below:

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Antigua

International Network Partner

Company name

Tomlin Insurance Brokers (Antigua) Ltd

Market position

Number 1 broker in Antigua

www.tomlinbrokers.com

Offices

Antigua



Country Coordinator



Michael Tomlin

President

michael@tomlinbrokers.com

Summary

Tomlin Insurance Brokers is an independent Caribbean Broker who has offices in Barbados and Antigua. We primarily focus on large commercial including Hotels, Condominiums and other large business. We also have a significant portfolio of high end homeowners and Private/pleasure marine. We have years of experience working in many of the Eastern Caribbean Islands and can not only offer advice in Barbados and Antigua, but can help guide Partners in Dominica, St. Lucia, St. Vincent, Grenada, St. Kitts and Anguilla..

Products

Mainly Property & Casualty.

Industries serviced

Hotels, Condominiums, Supermarkets, Marine, Large & Small Businesses and High End Homes.

Barbados

International Network Partner

Company name

Tomlin Insurance Brokers (Barbados) Ltd

www.tomlinbrokers.com



Market position

In the top 5 largest insurance brokers in Barbados

Offices

Bridgetown, Barbados

Country Coordinator



Michael Tomlin

President

michael@tomlinbrokers.com

Summary

Tomlin Insurance Brokers is an independent Caribbean Broker who has offices in Barbados and Antigua. We primarily focus on large commercial including Hotels, Condominiums and other large business. We also have a significant portfolio of high end homeowners and Private/pleasure marine. We have years of experience working in many of the Eastern Caribbean Islands and can not only offer advice in Barbados and Antigua, but can help guide Partners in Dominica, St. Lucia, St. Vincent, Grenada, St. Kitts and Anguilla.

Products

Mainly Property & Casualty.

Industries serviced

Hotels, Condominiums, Supermarkets, Marine, Large & Small Businesses and High End Homes.

Canada

International Network Partner

Company name

Acera Insurance Services Ltd

www.capricmw.ca

www.rogersinsurance.ca



Market position

One of the largest risk consultants and brokerages in Canada

Offices

50 offices across Canada

P&C Coordinator



Richard Folkins

Partner

richard.folkins@acera.ca

EB Coordinator



Anne Terry

Director of Global Benefits Management

anne.terry@howdengroup.com

Summary

Acera Insurance is an independent, employee owned commercial insurance broker and risk management advisory company. Acera was formed in 2022 through the merger of CapriCMW and Rogers Insurance - two well established firms in Canada. We provide client solutions for business in all areas of Property, Liability, Professional Liability, Employee Benefits, and Life/Medical insurance. Through our 50 offices and affiliates in Canada we are licensed in all parts of the Country. We have a dedicated international team capable of program management, legal and tax compliance, inspection services, claims management, and related advisory services.

Products

Property, Liability, Professional liability, Executive liability, Automobile, Cargo, Construction & Surety, Aviation, Marine, Cyber/Privacy, Crime, Trade Credit, Product Recall, Legal Expense, Kidnap & Ransom, Mergers & Acquisitions, Reps & Warranties, Intellectual Property, Equine, Specie/Fine Arts, Group Benefits, Life & Medical, Personal/ Home, Event Cancellation.

Industries serviced

Manufacturers, Real Estate, Construction and Development, Municipalities & Government Enterprises, Forestry, Energy, Mining, Food & Beverage, Transportation, Wholesale & Distribution, Marine Terminals and Fleets, Tourism & Hospitality, Gaming, Faith Based & Non-Profit Enterprises, Agriculture, Retail, Special Events.

Canada

International Network Partner

Company name

HUB International Ltd

www.hubinternational.com



Market position

No.1 broker in Canada

Offices

530 (across North America)

P&C Coordinator



Michael Boire

Senior Vice President, General Commercial Insurance

michael.boire@hubinternational.com

EB Coordinator



Anne Terry

Director of Global Benefits Management

anne.terry@howdengroup.com

Summary

HUB International Limited is an insurance brokerage providing an array of property, casualty, risk management, life and health, employee benefits, investment, and wealth management products and services across North America.

Products

Various lines across Commercial Business Insurance, Employee Benefits, Personal Lines Insurance & Risk Management Services.

Industries serviced

We work across all industry lines, particular specialism and main industry verticals: Agribusiness, Entertainment, Life Sciences, Sports, Cannabis, Financial, Nonprofit, Transportation, Construction, Healthcare, Public Sector, Education, Hospitality, Real Estate.

Canada

International Network Partner

Company name

Purves Redmond Limited

www.purvesredmond.com



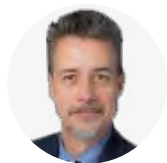
Market position

One of the leading independent insurance brokers in Canada

Offices

Montréal
Port Hope
Sudbury
Toronto
Vancouver

P&C Coordinator



Matthew Keith

Partner, International Services Leader

mkeith@purvesredmond.com

EB Coordinator



Anne Terry

**Director of Global
Benefits Management**

anne.terry@howdengroup.com

Summary

Through more than half a century of experience, PRL has worked with clients from all of Canada's major industries, as well as on international projects with our exclusive network of international brokers. We've committed ourselves to delivering the highest level of service to all of our clients, regardless of size, and we intend to keep providing Canadian companies and individuals with the same expertise and service level that has come to represent our firm for decades.

As the country has grown up around PRL, we've evolved into becoming one of Canada's top independent insurance advisory and brokerage firms. We provide expert guidance and insurance coverage to our clients across the spectrum of Canadian businesses. Whether mining and energy projects, transportation and waste management, or complex infrastructure builds in major cities, we've helped clients large and small navigate the risks, and opportunities, that come with doing business in Canada.

Products

Accident & Health, Automobile, Aviation, Bonds, Cargo, Casualty, Cyber, Directors & Officers, Employee Benefits/Life, Environmental, Fidelity/Crime, High Net Worth Personal Lines, Kidnap & Ransom, Marine, Mergers & Acquisitions/Reps & Warranties, Professional Indemnity, Property, Surety, Trade Credit, Umbrella/Excess.

Industries serviced

Aviation, Construction, Energy & Power, Environmental, Financial Institutions, Food & Beverage, Healthcare, Law Firms, Manufacturing, Marine, Mining, Non-Profit, Retail, Technology, Transportation, Waste Management.

The Parliament of Canada and
Rideau Canal in Ottawa Ontario.



Grenada

International Network Partner

Company name

Agostini Insurance Brokers (Grenada) Ltd

www.agostini.com



Market position

Third largest broker in Grenada

Offices

St. George's



Desnor K. Paul

Country Manager

dpaul@aib.hugginsgrenada.com

P&C Coordinator



Brent Mitchell

Director

bmitchell@agostini.com

EB Coordinator



Edison Raphael

**Deputy Managing Director,
AIB and Managing Director,
Cardea Benefits Limited**

raphaele@agostini.com

Summary

Agostini Insurance Brokers (Grenada) Limited (AIBGL) was incorporated in 2006, in a partnership between Agostini Insurance Brokers Limited and Geo F. Huggins & Co (Grenada) Ltd. Prior to this we operated as an insurance agency for several leading insurers. Today, we are one of the largest brokers in our territory managing a large portfolio for corporate and individual clients.

Products

Accident & Health, Aviation, Construction, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor, Personal Lines, Professional Indemnity, Property, Travel & Personal Accident.

Industries serviced

Energy & Marine, Financial Services, Food & Beverage, Hotels, Manufacturing, Retail & Service.

Jamaica

International Network Partner

Company name

BCMG Insurance brokers

www.bcmgbrokers.com



Market position

Fifth largest broker in Jamaica

Offices

Kingston



Thomas Smith
Managing Director

thomas.smith@bcmgbrokers.com

P&C Coordinator



Kimm Daley
General Manager

kimm.daley@bcmgbrokers.com

EB Coordinator



Jacinth Brown
Employee Benefits Manager,
BCMG Insurance Brokers

jacinth.brown@bcmgbrokers.com

Summary

BCMG are continually pushing the envelope to deliver tailor-made products, thereby Making Good Insurance Better. The senior team members have a combined experience of over 150 years in the industry and hold the belief that there is no one-size-fits-all solution. BCMG is regulated by the Financial Services Commission, is a member of the Jamaica Insurance Brokers Association and a local Reinsurance broker.

Products

Accident, Bonds, Business Interruption, Cargo, Contractors, Crime, Cyber, D&O, General Liability, Health Care, Homeowners, Hull, Life, Motor, Machinery/Engineering, Professional Indemnity, Property, Protection & Indemnity, Travel.

Industries serviced

Agriculture, Car Dealership, Construction, Education, Energy, Financial Sector, Legal, Motor Vehicle Rental, Shopping Centres, Tourism, Transportation, Wholesale & Distribution.

Puerto Rico

International Network Partner

Company name

Vidal & Rodriguez, Inc.

www.vidalrodriguez.com



Market position

Fifth largest broker in Puerto Rico

Offices

San Juan

P&C Coordinator



Luis Rodriguez-Santana
President

luis@vyrmailpr.com



Luis R. Rodríguez-Vélez
Vice President

lr@vyrmailpr.com

EB Coordinator



Cynthia Roman
Vice President,
Benefits Department

bmitchell@agostini.com

Summary

Located in San Juan, Puerto Rico, Vidal & Rodríguez was established in 1986 and is ranked among one of the top and largest insurance brokerage firms in the country. We provide insurance brokerage and consulting services to thousands of satisfied customers. We offer a remarkable selection of insurance products and services combined with exceptional knowledge in a variety of industries, including property, casualty, benefits, personal lines, and life insurance products.

At V&R our mission is to be the leader in providing unparalleled customer service, trusted advice, superior, and cost-effective insurance solutions to each and every one of our customers.

Products

Auto Liability & Physical Damages, Aviation, Directors & Officers E&O, Equipment Breakdown, General & Professional liability, Group Health & Life, Hospital & Medical, Inland & Ocean Marine, Property & Business Interruption.

Industries serviced

Auto Dealers/ Car Rentals, Aviation, Construction, Education, Energy, Financial Institutions, Food and Beverage, Government, Healthcare, Hospitality, Liquefied Petroleum Gas Dealers, Manufacturing, Marine, Professional and Medical Services, Real Estate and Property Management, Retail and Distribution, Transportation & Logistics.

St. Lucia

International Network Partner

Company name

Agostini Insurance Brokers
(St. Lucia) Ltd

www.agostini.com



Market position

Second largest broker in St. Lucia

Offices

Castries



Armstrong Philogene Leon

General Manager

armstrong.philogene@agostini-stlucia.com

P&C Coordinator



Brent Mitchell

Director

bmitchell@agostini.com

EB Coordinator



Edison Raphael

**Deputy Managing Director,
AIB and Managing Director,
Cardea Benefits Limited**

raphaele@agostini.com

Summary

Our competitive advantage is our people. We have the best talent in the insurance industry, assembled for the express purpose of providing unparalleled insurance and risk management services to our clients. We are first in terms of human resources, range of services, asset base and branch network, bringing significant benefits to all our clients. Our mission is to be the leading broker and Risk Management consultant in our market, by providing total quality service to our customers, satisfying their needs and expectations with absolute integrity.

Products

Accident & Health, Aviation, Construction, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor, Personal Lines, Professional Indemnity, Property, Travel & Personal Accident.

Industries serviced

Energy & Marine, Financial Services, Food & Beverage, Hotels, Manufacturing, Retail & Service.

Trinidad & Tobago

International Network Partner

Company name

Agostini Insurance Brokers Limited

www.agostini.com



Market position

Number one broker in Trinidad & Tobago

Offices

Port of Spain
San Fernando



Robert Lazzari
Managing Director
rlazzari@agostini.com

P&C Coordinator



Brent Mitchell
Director
bmitchell@agostini.com

EB Coordinator



Edison Raphael
Deputy Managing Director,
AIB and Managing Director,
Cardea Benefits Limited
raphaele@agostini.com

Summary

Agostini Insurance Brokers (AIB) Limited's #1 market position in terms of premium volume, human resources, range of services, asset base and branch network brings significant benefit to all our clients. Our mission is to be the leading Insurance Broker and Risk Management Consultant in our chosen markets, by providing Total Quality Services to our customers, satisfying their needs and expectations with absolute integrity.

Products

Accident & Health, Aviation, Construction, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor, Personal Lines, Professional Indemnity, Property, Travel & Personal Accident, TPAs.

Industries serviced

Energy & Marine, Financial Services, Food & Beverage, Hotels, Manufacturing, Retail & Service.

USA

International Network Partner

Company name

EPIC Insurance Brokers & Consultants

www.epicbrokers.com



Market position

A top 10 broker of U.S. business and a top 20 broker worldwide

Offices

85+ offices throughout the United States

P&C Coordinator



Sabrina Greenman

Head of International Business Development

sabrina.greenman@epicbrokers.com



Thomas Kunz

Vice President

thomas.kunz@epicbrokers.com

EB Coordinator



Anne Terry

Director of Global Benefits Management

anne.terry@howdengroup.com

Summary

EPIC is a unique and innovative retail property & casualty and employee benefits insurance brokerage and consulting firm. EPIC has created a values-based, client-focused culture that sustains a high level of customer service excellence, attracts and retains top talent, and fosters employee satisfaction and loyalty. We are the 9th largest independent commercial insurance broker in the United States with approximately 2,600 employees and local offices in more than 30 states.

EPIC, founded in California in 2007, has expanded over the past 13 years nationally and operates from more than 85 locations across the country generating over \$730 million in revenue. We have achieved these results through consistent organic revenue growth, which exceeds industry averages, and a well-designed program of steady, strategic acquisitions. EPIC is backed by financial sponsor and strategic advisor Oak Hill Capital Partners – a leading U.S.-based, middle market private equity firm. Oak Hill is a highly respected, global, private equity giant managing funds with more than \$10 billion in assets.

Products

Analytics, Crime, Cyber, D&O, E&O, Employee Benefits, Environmental, Fine Art & Specie, High Net Worth & Personal Lines, Hull & Marine Liability, Impact Risk Consulting, International Reverse Flow & Home Foreign placement, K&R, Loss Sensitive Casualty, M&A Transactions, Marine Cargo, Property & Casualty, Surety, Trade Credit.

Industries serviced

Advertising & Public Relations, Agriculture, Architects & Engineers, Automobile & Auto Parts Manufacturing, Chemicals, Cosmetics, Cultural Institutions, Energy, Financial Institutions, Food & Beverage, Foundries, Healthcare, Hospitality, Law Firms, Manufacturers, Marine, Municipalities, Non-Profit Corporations, Pharmaceuticals, Private Equity, Professional Services, Public Relations, Real Estate Owners, Recycling, Renewable Energy, Retail, Special Events, Technology Service Providers, Waste Management.

USA

International Network Partner

Company name

HUB International Ltd

www.hubinternational.com



Market position

Top 5 global broker and largest independent

Offices

530 (across North America)

P&C Coordinator



Will Mulé

Executive Vice President, Global Risk Solutions Practice Leader

william.mule@hubinternational.com

EB Coordinator



Anne Terry

Director of Global Benefits Management

anne.terry@howdengroup.com

Summary

HUB International Limited is an insurance brokerage providing an array of property, casualty, risk management, life and health, employee benefits, investment, and wealth management products and services across North America.

Products

Various lines across Commercial Business Insurance, Employee Benefits, Personal Lines Insurance & Risk Management Services.

Industries serviced

We work across all industry lines, particular specialism and main industry verticals: Agribusiness, Entertainment, Life Sciences, Sports, Cannabis, Financial, Nonprofit, Transportation, Construction, Healthcare, Public Sector, Education, Hospitality, Real Estate.

USA

International Network Partner

Company name

McGriff Insurance Services, Inc.

www.mcgriff.com



Market position

Subsidiary of Truist Insurance Holdings, Inc., the sixth largest broker in the U.S. and seventh largest in the world.

P&C Coordinator



Mike Breedlove

**Executive Vice President
National Director, Middle Market**

mike.breedlove@mcgriff.com



Rocco Orlando

Carrier Relations Executive

rorlando@mcgriff.com

EB Coordinator



Anne Terry

**Director of Global
Benefits Management**

anne.terry@howdengroup.com

Summary

Independent retail sub-brand of Truist Insurance Holdings, Inc., serving both domestic and international clients from offices throughout the USA. McGriff has grown significantly in the past 10 years and now has more than 3,800 employees placing over \$11bn USD in premium into the insurance marketplace. Their reputation and heritage helps them attract some of the most experienced risk management consultants in the industry.

McGriff, Seibels & Williams Inc. was founded in 1886 and is a full-service commercial insurance broker, providing insurance for complex, upper middle market and Fortune 1000 accounts, as well as specialty insurance programs.

McGriff Insurance Services was founded in 1922 and works with individuals and families, small businesses, middle market operations and non-profits.

Products

Accident & Health, Casualty, Commercial, Crime, Cyber, Directors & Officers, Employee Benefits, Environmental, Errors & Omissions, Fidelity Crime, Financial Lines, Fine Art & Specie, Flood, General Liability, International, Kidnap & Ransom, Marine, Personal, Product Liability, Professional Indemnity, Property, Surety, Terrorism, Trade Credit, Transportation, Umbrella excess, Workers' compensation.

Industries serviced

Agriculture, Aviation, Chemicals, Construction, Educational Services, Energy, Financial Institutions, Food Services, Healthcare, Hospitality, Law Firms, Manufacturing, Marine, Mining, Power & Utilities, Private Equity, Public Administration, Public Entity, Railroad, Real Estate, Recreational Marine, Retail, Staffing, Technology, Transportation, Wholesale Trade.

COUNTRY DIRECTORY

Albania	40	Grenada	130	Panama	97
Antigua	124	Guatemala	94	Peru	98
Argentina	84	Honduras	95	Philippines	21
Australia	32	Hong Kong	13	Poland	69
Austria	41	Hungary	55	Portugal	70
Bahrain	104	Iceland	56	Puerto Rico	132
Barbados	125	India	14	Qatar	114
Belgium	42	Indonesia	15	Romania	71
Bolivia	85	Ireland	57	Serbia	72
Brazil	86	Israel	58	Sierra Leone	115
Bulgaria	43	Italy	60	Singapore	22
Cambodia	10	Jamaica	131	Slovakia	73
Canada	126	Japan	16	Slovenia	74
Chile	87	Jordan	107	South Africa	116
China	11	Laos	18	South Korea	23
Colombia	88	Latvia	62	Spain	75
Costa Rica	89	Liberia	108	Sri Lanka	24
Croatia	44	Liechtenstien	63	St. Lucia	133
Cyprus	45	Lithuania	64	Sweden	76
Czech Republic	46	Luxembourg	65	Switzerland	77
Denmark	47	Malaysia	19	Taiwan	25
Ecuador	90	Mali	109	Tanzania	117
El Salvador	92	Malta	66	Thailand	26
Estonia	48	Mexico	96	Trinidad & Tobago	134
Egypt	105	Morocco	110	Turkey	118
Fiji	33	Mozambique	111	United Arab Emirates	119
Finland	49	Myanmar	20	United Kingdom	78
France	50	The Netherlands	67	Uruguay	99
Georgia	51	New Zealand	34	United States of America	135
Germany	52	Nigeria	112	Vietnam	27
Ghana	106	Norway	68		
Greece	54	Oman	113		

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